

BAY WATCH NEWS



VOLUME 5 NUMBER 1

DECEMBER 2012

Bonita Bay Club Annual Meeting

With about 500 people in attendance, the BBC Board of Directors conducted the Annual Meeting on November 14.

Reports were given by President Cindy White, Treasurer Dave Barry and General Manager Dan Miles which demonstrated that the Club's finances are very healthy and the Club is doing extremely well.

This view was reinforced by Phil Newman of McGladrey, which is a national firm that provides accounting and consulting services for many private clubs. Newman compared Bonita Bay to five of the main competitive clubs in the area. By various benchmarks used in the industry, he displayed that the Club is in an excellent position.

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BBCA Board of Directors Meeting

The Board of Directors of the Bonita Bay Community Association had a meeting before a sparse crowd of about 40 people on October 24. The main reasons for the meeting were to approve the 2013 Budget and to establish the annual assessment.

Other announcements of interest were:

1. The Master Association (not the individual communities) is responsible for Lake Remediation. (See related article on page 10.)
2. The new Bocce Courts Complex is on schedule for completion.
3. A new replacement shuttle bus has been purchased.
4. The date of the Annual Meeting is March 26, 2013.

Bruce Mohl, leader on the Marina negotiation, mentioned after incurring heavy attorney costs in composing a letter of intent and trying to

engage Bonita Bay Properties Inc. in substantive discussions to little avail, that we are at a standstill and said that he told them that when they are ready to talk to call him. (Editor's note: On this basis and the bigger issue of needing 75% affirmative approval of all voting rights, it is very doubtful that BBCA will own the Marina/Backwater Jacks.)

There was a somewhat spirited debate among the Board on whether the assessment should remain the same or should be lowered since there already is excess cash of \$3 million and a large surplus for 2012 and 2013. After some back and forth, the directors ultimately decided to keep the assessment the same and save the excess "for a rainy day."

In closing, the nominating committee for the board consists of Rod McKenzie, Gary Ingersoll, Roger Brunswick and Bob Hornick.

Promenade at Bonita Bay

By Charlie Vogt, Montara



"Boutique and unique" stores plus kinship with Bonita Bay residents are keys to reviving the Promenade's shopping and dining center. Don DeLuca, V.P. & General Counsel for RLR Investments, the new owner, says they hope to "bring back that destination feel with a pedestrian-friendly site offering food, beverage and a shopping experience that will separate us from the mega-mall like Coconut Point where you have to drive from one point to another."

The Promenade opened in 1998 and thrived briefly before declining in recent years. The 106,000+ square feet, which sit on a little less than nine acres, were originally owned by the Lutgert Company. The property ended up in the hands of the bank after it foreclosed on the mortgage. RLR purchased it this summer in an online auction for five million dollars.

Starting with "only a handful" of current tenants, RLR is approaching former businesses as well as discussing opportunities with potential new

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Editors' Notes

As we begin our fifth year of publishing *Bay Watch News* and look back at the launch of the magazine, it is clear that we have come a long way. The front page story in December 2008 was: "The Need for Transparency – Bonita Bay Club Members Call for Bonita Bay Group to 'Do the Right Thing.'"

The angst is gone and we are clearly moving forward. It is heartwarming to see the community looking spectacular! and to hear that real estate sales are trending upward; the Community Association has enough funds to handle the lake remediation in order to be in compliance with the State of Florida; the Club has successfully completed locker room renovations and that the residents have chosen the "best of the best" in their Boards of Directors for both the BBCA and the BBC. Thank you to these men and women who dedicate countless hours on our behalf.

BWN has changed things up a bit as well – we welcome several new feature writers this year: Judy Mazukelli – "Restaurant Review – Breaking Bread with Judy;" Ken Saks – "Techno Savvy" (for all your computer needs); Eric DeFrain – "Playing by the Rules" (golf rules that is!) and Dr. Joseph Stafford – "Ask Dr. Joe" (don't be embarrassed – you can ask him anything!). In addition we have chosen five different realtors to give their opinion on the real estate market in Bonita Bay in the article - "Property Values"; talking about five different points of view, five Bonita Bay Club Golf Professionals will offer a five-part instructional series for the magazine which can also be seen on video at: www.BayWatchNews.com. We hope it will give the readership a chance to meet our golf professionals (and perhaps book a lesson with their favorite teacher!). And lastly, don't miss the "Cutest Dog in Bonita Bay" in the pages of this month's publication.

Finally as we ready ourselves to enjoy the holiday with family and friends, let's remember the less fortunate and make a commitment to help in some way.

Happy Hanukkah and Merry Christmas to all!

Yours,

Don and Valerie Gorman, Editors

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Letters to the Editor

The Spirit of Giving ...

WE MOVED TO PARADISE in 2000 and we remember clearly that fall seeing the big thermometer at the entrance that tallies the United Way giving. Wow, we were astounded by the amount Bonita Bay residents give, knowing that many of us also give in our northern home cities. It has been a continuing source of pride for us to live in a community that cares and does so much for others. We discovered the United Way of giving long ago and it just makes so much sense to us.

United Way researches and understands the needs in the area and it interacts with the social service organizations that meet those needs by meeting their executives, reviewing their financial statements, touring their facilities, interacting with people actually served by the organizations and more. These are things we cannot efficiently do on our own.

My husband served United Way as a volunteer in the past and has participated in the research and allocations process in detail. The allocations teams identify and prioritize the needs, identify and assess the organizations that can meet the needs, disburse the funds, review how the funds were used, meet some people served, evaluate the organizations and go around again next year. As a businessman, Bill believes this process is sound and effective.

Over the years we have been able to interact extensively with the leaders of United Way of Lee County and it is our opinion that they are excellent in all respects. Furthermore, the leadership provided by Bonita Bay United Way Steering Committee and the extra effort by all the neighborhood volunteers is a demonstration of community pride. The needs in our community are high again this year and we have great confidence that Bonita Bay residents will once more step forward to help meet those needs. We truly believe in the United Way of giving.

Dianne Halling, Bayview

If you would like to weigh in on issues discussed in December's Bay Watch News or any other thoughts you would like to share please email: BayWatchLetters@aol.com or Bay Watch News, P.O.Box 1604, Bonita Springs, FL 34133.

Guest Commentary

*By Pastor Doug Pratt
Adapted from a message given to
First Presbyterian Church of Bonita Springs
on November 11, 2012*

Semper Fidelis ...

THIS IS OUR FIRST time together since the important election of this past Tuesday, a moment of national decision that many of us believe will have critical and profound consequences for at least the short-term future of our country (and even the rest of the world). So many talking heads and commentators, politicians and journalists have weighed in on the election and its results in the past five days. It's not my intent to add to the noise and clutter of viewpoints. I decided two weeks ago to discipline myself to write this message prior to the election, then print it, and then stick to my original thoughts. My intent in doing this was not to be influenced in either way by the results from the voting booths (nor to be influenced by my own biases and preferences, which of course I have, just as everyone else does). My prayer is that what I say for the next few minutes will be consistent with eternal truth, not just another transient human opinion.

1. America is still divided but must find a way to reunite. We are certainly deeply divided (as we have been at other times in our history—the worst being exactly 150 years ago in the Civil War). We're divided because nearly half of us are disappointed in the outcome of the election. It was a contest not only between two very different men but between two very different philosophies and approaches to our economic, political, social and moral life together. The differences between the two parties on a wide range of issues, as expressed in their national party platforms, are very deep. The President will not instantly heal these divisions by waving a magic wand at his inauguration on January 20. He will have to lead a people split nearly down the middle, and will need to earn at least begrudging trust from millions who currently distrust him. Yet through all of this division we are still united by a common heritage and a common constitution. The principles that have made us unique and great stand firm: power only comes from and is accountable to the people, and laws are greater than any person or party.

The challenge before our entire nation—not just the President—is to hold onto enough of that unity.

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Who's Who in Bonita Bay

Patrick Robert

By *Tommye Fleming, Mahogany Ridge*

ST. LOUIS BUSINESS JOURNAL'S "30 under 30" class of 2012 includes Patrick Robert, a resident of Saint Louis and a member of Bonita Bay Club. Not coincidentally, Robert is the youngest and one of only "2 under 30" BBC members. His legacy membership is a harbinger of good things to come from the Membership Committee's perspective.



In announcing its award winners for 2012, *St. Louis Business Journal* published a list that includes entrepreneurs, attorneys, nonprofit workers, financial professionals and more. One is chief nursing officer for a medical corporation while another is president of a cab company. The mix is diverse.

Patrick Robert, 28, is CEO of HILO Enterprises LLC. In 2009, he and his wife Julie started a financial consulting firm called PKR Investments. In 2011, he hired his brother-in-law and launched a property management business, J&P Deluxe Properties. Robert's theory is that investment properties are cheap right now (if you buy carefully) and so are mortgage rates, so it's a great time to nab some four-family apartment buildings as a long-term investment.

Robert is a Certified Financial Planner who graduated Summa Cum Laude from Saint Louis University in 2006 with a major in finance and a minor in economics. His wife Julie graduated from SLU's law school in 2009. They married in spring of 2010.

In his capacity as a financial consultant, he shared his current stance:

1. The economy will continue to recover but at a slow rate.
2. The stock market remains the best place to invest. Nevertheless, given the amount of uncertainty that exists in the market, clients should trim some of their profitable equity positions to raise their cash position by about 3-5% so that they have money available to invest in the future as the stock market will likely pull back from these levels at some point over the next 6-9 months.
3. The fixed-income markets need to be invested in very carefully (avoid treasuries and underweight municipal bonds).
4. The success of large U.S. corporations is key to the U.S. economic recovery, job growth and continued appreciation in the stock market.

In fact, Robert was quoted in the October 16, 2012 edition of *Wall Street Journal*: "Some self-identified tactical advisers now advocate a strong position in stocks—albeit defensive ones. Others are moving to cash: Patrick Robert, chief executive of PKR Investments in St. Louis, Mo., is nearly doubling the cash allocation in his model portfolio, to 9%. 'Given all the uncertainty, we are telling clients to put some money on the sidelines,' he says."

Who or what inspires Robert? He is inspired by his wife's creativity and drive, his father's work ethic and his mother's passion for her career and causes. He is also greatly influenced by his grandfather's entrepreneurship. His grandfather founded Siegel-Robert, one of the largest manufacturers of chrome-plated plastic parts for the automotive industry. (That blue "Ford" oval on the front grill of every Ford vehicle is just one example.) The company was acquired by Guardian Industries after his grandparents passed on.

What does he hope to accomplish in his career? "I want to make HILO Enterprises a successful business that brings happiness to our clients and provides opportunity to our friends and family to build successful careers."

Robert is a superb golfer. He was born on a golf course (OK, next to one) and got his first set of clubs when he was three. He and his dad walked the four holes near their home on Greenbriar Hills CC in Kirkwood, MO each evening. He now carries a handicap of 2 from BBC's blue tees and loves the challenge of Bay Island from the tips. (Yikes!) He also belongs to Old Warson Country Club in St. Louis.

When in Bonita Bay (about one week per month during season), he is frequently seen in a foursome of family members: his wife Julie and his mother and father, Jane and Bruce Robert. (Jane was the subject of *Bay Watch News'* first-ever "Who's Who in Bonita Bay"; she had just been knighted by the French government for her work in promoting France outside of France.) When they aren't golfing, the foursome can be found at the Fitness Center or engaged in some very heated games of Risk and Stratego.

Robert is also an avid sports fan. He loves fantasy football. He plays a lot of basketball, kickball, softball and darts with his family and friends. The competition is fierce, no matter what the pursuit!

When he's not golfing or gaming, Patrick is a volunteer for St. Louis Language Immersion Schools; he was a major player in organizing their most recent gala. "I feel great knowing that in some small way I am helping to educate children."

The "30 under 30" award winners were recently honored at a cocktail reception at St. Louis' City Museum.



Blown Away by Hurricane Insurance?

IF YOU OWN property in Florida, you could be one of many facing the challenges of receiving a non-renewal notice from your homeowner's insurance carrier. Over the last few years, the Department of Financial Services has declined rate increases for several major companies. The end result of not receiving rate increases has forced these carriers to make a business decision not to renew many of their policies. The most affected regions are coastal areas which are considered high risk.

Florida continues to be one of the most challenging states with respect to property insurance. Each year the laws change and companies have to find ways to maintain the balance between their exposure, the resources available to maintain their level of customer service and their ability to pay claims. The insurance carriers find it essential to manage their overall catastrophic exposure, first by charging an adequate rate and, as a last resort, issuing non-renewals.

If you have received a non-renewal notice, don't be alarmed. Non-renewal notices are generally issued 120 days in advance which should leave plenty of time to find a replacement policy. Common questions when receiving a non-renewal are:

Do I have to wait until the expiration date of my policy to get a new policy?

The answer is no; in fact, homeowners should shop early and rewrite coverage early, especially if their expiration date falls within the 6-month period of hurricane season.

I paid my policy in full for a year; will I get a refund if I cancel early?

The answer is yes. Be sure to submit a written cancellation request to the old carrier when switching companies. The carrier will then only keep the portion of the premium for the time the coverage was in effect. They will refund the "unearned" portion.

How do I know if the companies I am receiving alternative quotes from are viable?

The internet is a great place to research this information. To check an insurance company's financial stability rating, go to: www.demotech.com. There is a search feature for "P&C" (Property & Casualty) carriers.

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Bridge Lesson

AFTER PARTNER PREEMPTS

South is the dealer and E-W are vulnerable. As North, you hold:

♠ A 10 5 ♥ 8 ♦ J 10 9 8 ♣ Q 10 9 5 4

and hear West pass your partner's 3S opening bid. What action should you take? As responder, your job is to decide how high to bid and what should be trump.

Partner's 3S bid is a preempt, showing a hand having less than opening strength but a good, long spade suit – usually a seven-card suit. With a ten-card fit, spades are the best trump suit, but how high should you bid? In support of spades your hand is worth 10 total points (counting 3 for the ruffing value in hearts.) An opening preempt shows fewer than 13 total points including length points so your partnership's combined strength is far less than 26 or so points recommended for a major suit game. Does this mean you should pass 3S? Decide on your call and then look at the complete deal below.

Dir: South	♠ A 10 5	
Vul: E-W	♥ 8	
	♦ J 10 9 8	
	♣ Q 10 9 5 4	
♠ 3		♠ 8 6
♥ J 10 7 6 4	↑	♥ A K Q 2
♦ A K 5 4		♦ Q 7 6 2
♣ 8 7 2		♣ A K 3
	↓	
	♠ K Q J 9 7 4 2	
	♥ 9 5 3	
	♦ 3	
	♣ J 6	

Did you decide you weren't strong enough to bid with North's hand? East knows that one purpose of a preempt is to steal the bidding and, with 18 HCP, is not willing to roll over and play dead. East's best action is double. Even at this high level, double is takeout-oriented. Bridge players used to say doubles of preempts through 4H were takeout and doubles beyond that were more penalty-oriented, but modern players are moving toward doubles being for takeout over even higher level preempts.

South will pass East's double. When you preempt, you say your piece in one bid. West has a clear choice for trump and bids 4H. Can E-W make that contract?

Count the losers from the longer trump hand, using high cards in dummy for help. West's losers appear to be one spade, one club and possibly one diamond. 4H should make. What if North bids 4S as a sacrifice over West's 4H bid? Having gotten the takeout double out of the way, East might double for penalty expecting to win the two ace-king combinations. If East doesn't double, West should, with two quick tricks outside of hearts. How does a 4S contract fare?

South's losers are two clubs, one diamond and three hearts but two of those can either be trumped in dummy or discarded on good minor suit cards as long as declarer doesn't draw trump too early. 4S is a good sacrifice. Even doubled, the penalty given to E-W will be only 100 points. Left to their own resources, E-W will score a vulnerable game worth a lot more.

In the first paragraph, I asked you to choose your call with North's hand. What happens if North bids 4S before East gets a turn to bid? Perhaps the same thing – 4S doubled down one. But it's also possible that West will bid 5H over East's double. What a boon that would be for N-S. 5H cannot make on reasonable defense – taking all three tricks N-S have coming shouldn't be very difficult. Bidding 4S could actually yield a plus score for N-S even though E-W have them outgunned in strength. But that should only work when North furthers the preempt immediately before East gets a say. When North is a late-blooming rose and waits to hear E-W bid 4H before bidding 4S, E-W have more information about the hand and that can help them make the best choice – doubling 4S. After North immediately raises to 4S, I've even seen N-S buy the hand for 4S undoubled!

We're used to thinking of our high card points – our strength – as our safety net. Another safety net that lets us bid higher without many points is our distribution – particularly our combined trump length. Here, South shows seven spades and North sees three in his own hand. That makes a total of ten trumps. Modern players follow a theory called the Law of Total Tricks. In an auction that is or is expected to be competitive, they compete for as many tricks as their side has trumps even when their strength doesn't indicate bidding that high. As North, I would have followed "The Law" and immediately raised to 4S, bidding for ten tricks because I know my side has ten trumps and the opponents are marked with high card strength.

Suppose North and West switch just two cards. North gets West's ♥ 4 and West gets North's ♠ 5. The new North hand is ♠ A 10 ♥ 8 4 ♦ J 10 9 8 ♣ Q 10 9 5 4. Now North should pass partner's 3S opening bid because North can count only nine spades for the partnership. When the opponents have you outgunned in strength, you've usually reached your limit once you've competed for as many tricks as your side has trumps – nine tricks in this case. And passing is a wise decision. The defenders have another spade trick now and 4H cannot make. Let E-W bid 4H and set them. Overbidding (sacrificing) is only smart when it keeps your opponents from reaching a good contract. Partner's 3S bid already did that. When 4H goes down, 4S is a bad bid. You don't have to guess; just follow "The Law."

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BBCA Town Hall Meeting - Lakes

ON OCTOBER 25, a Town Hall meeting was held where the Bonita Bay Community Association presented the Lake Study. The presentation was conducted by Larry Russell who gave a very clear and concise delivery.

A firm – Davidson Engineering – was paid \$92,000 to complete a study of the 80 lakes within Bonita Bay except those owned by the club. The State of Florida actually controls all the lakes and has developed maintenance requirements for all storm water retention lakes. Virtually all of the lakes exhibit some level of nonconformance; some have serious safety and structural risk issues. BBCA has decided to fix all non-club owned lakes over the next ten years without any increase in assessments. An engineering firm will be selected to begin planning for the 2013 projects while developing a master plan.

Homeowners received a concise tutorial on the complex storm water management system deployed within Bonita Bay including a total of 80 lakes which are interconnected and provide controlled runoff after significant summer rains as well as hurricane-level storms. The potential surge tank capacity of our lakes is over 50 million gallons of rain water. The presentation graphically displayed how the legally enforceable requirements for minimal lake bank slopes, depth, chemistry and other factors that were likely not previously known by most homeowners.

While artfully designed and implemented, in the 1980s, after 25 years, natural wave action in our lakes has caused erosion of the lake banks and created muck that reduces the effective depth of the lakes. Bonita Bay is not alone with that problem; many communities in Florida are or have repaired their lake banks, installed aeration to reduce muck and planted littoral plants that secure lake banks and consume excess nutrients from fertilizer runoff. Some communities that failed to take proactive action became engaged in extended litigation and were exposed to substantial cost to ultimately comply.

BBCA conducted an evaluation of all lakes not owned by the club and found nonconforming conditions on 60% of the 76,000-foot perimeter of the lakes. One half of the lakes have considerable muck accumulation and have some correctable chemistry problems. Personal safety conditions combined with structural risks exist at four lakes which will be the first conditions to be fixed. Depending on the severity of each condition, the methods used to repair vary in terms of cost and aesthetic results. When complete, the repairs will be virtually invisible; the lake banks will be conforming and armored against erosion, the muck will be reduced and the chemistry of the water will be improved.

The total cost is estimated to be \$4.7 million in 2012 dollars. Fortunately the existing BBCA capital reserve is sufficient to fund the total project over ten years. The rationale and plan were well received by the homeowners. BBCA has taken the proactive step of evaluating the conditions of the lakes, estimating the cost and planning a funding program that will not require any additional assessments. Finally the specific plans and execution will be developed by engineering experts in coordination with BBCA staff and the Lake Committee.

COMMUNITY CALENDAR

Bocce Open House

December 3 - 12:30 pm or January 9 - 12:30 pm
At the new Riverwalk Park Bocce Courts. Let the Good Times Roll!

Speakers Assembly of Southwest Florida

December 14 - 11 a.m. with networking followed by the presentation, lunch and Q&A.

Mel Martinez - Chairman of JPMorgan Chase & Company's Florida market and its operations in Mexico, Central America and the Caribbean, former U. S. Senator and HUD Secretary.

Hyatt Regency Coconut Point. For more information, please call (239) 948-7909 or visit www.speakersassembly.com.

27th Annual Bonita Springs Holiday Boat Parade

December 8 - 6 p.m.

Boats travel up the Imperial River to east of US 41 Tamiami Trail. For more information call (239) 495-0455.

Hanukkah Begins at Sundown

December 8 - Happy Hanukkah

Christmas

December 25 - Merry Christmas

New Year's Day

January 1 - Happy New Year

SAVE THE DATE

Bonita Springs National Art Festival

January 12-13 - 10 a.m.-5 p.m. - The Promenade
The Center for the Arts of Bonita Springs fine arts/crafts event features artwork of 211 national and international artists in this juried art show. View and buy artworks directly from the artists who produce the work. Paintings, glass, jewelry, clay works, photography, sculpture, wood and more.

Hearts of Hope Garden Party

February 14 - 5 p.m. - 8:30p.m. - Hyatt Regency Coconut Point

11th annual fundraising event will feature a silent auction, a raw bar, cocktails and live entertainment. Proceeds from the event benefit Joanne's House at Hope Hospice, Bonita Springs' inpatient hospice-care facility. For more information, visit www.HopeHCS.

Burton P. Golumbic, DDS

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Following a distinguished 27-year career in private practice in the Empire State Building, interspersed with lecturing and teaching at Columbia University, Dr. Golumbic, together with his wife Lizzie, also in the dental field for more than 20 years, are enjoying their dental practice in beautiful Bonita Springs, Florida.

A native of Erie, PA, Dr. Golumbic graduated with honors from Penn State University and Temple University Dental School.

Dr. Golumbic enjoys all aspects of general dentistry. His areas of expertise are crowns, bridges, implant restoration and aesthetic bonding. Dr. Golumbic has incorporated the most advanced technology, including laser therapy, and computer digital X-rays which reduce exposure to radiation by over 90 percent.



The practice is run as a partnership. Together Dr. and Mrs. Golumbic (Lizzie) take the time needed to get to know their patients. They listen to their patients' concerns. Their caring approach, together with their years of experience and good clinical judgements set them apart in their field.

Burt and Lizzie have met so many lovely residents of Bonita Bay. It is so wonderful to have many of them as "our dental family of patients."

Burton P. Golumbic, DDS

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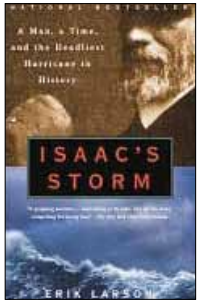
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ON THE BOOKSHELF

Isaac's Storm: a Man, a Time, and the Deadliest Hurricane in History by Erik Larson

Elaine Brotman, *Horizons*



Using his skill as an investigative journalist and a meticulous researcher, Larson, the master of the non-fiction thriller, brought to life the unforgettable events that led to a monster hurricane, named Isaac, that destroyed Galveston, Texas on September 8, 1900, killing over 6,000 people. The city, one of the largest ports in America, never recovered.

Larson describes in vivid detail personal stories of several main characters centering on Isaac Cline, the chief resident meteorologist for the fledgling U.S. Weather Bureau. Relying solely on his knowledge and past experience and not heeding the warnings of others, Cline miscalculated the severity of the storm. You will experience first hand what it's like to be in the midst of a hurricane where there is no safe place to go, and then the horrific aftermath of trying to find loved ones. The controversy over responsibility that surrounded Cline who himself experienced great personal tragedy remains in question. You will have to decide for yourself, because even today the weather bureau with all the latest technology could not predict the exact path of Hurricane Isaac.

After This by Alice McDermott

Shirley Gorman, *Oakwood*



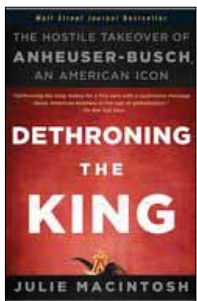
Life, it seems, was simpler in the late fifties. There was an accepted way to dress and a right thing to say on every occasion. But, it was also a period of change.

Some of these changes can be seen in Alice McDermott's *After This*, the story of John and Mary Keane, a working class Catholic family who lived on Long Island with their four children: Jack, the eldest, was named after a soldier who was a friend of John's from the war. Like his namesake Jacob fought and died in the Vietnam War – a War that greatly affected both nations; Michael the second child, who believed his life would be better than his parents yet settled to become a teacher in a Catholic school; Annie, the third child, who during her junior year abroad, quit school and went to London to live with her boyfriend, and Claire, the baby of the family, who had always led a sheltered life until her senior year in high school and her first date.

The Keanes lived in a changing world that affected their lives. Yet, they survived.

Dethroning the King: The Hostile Takeover of Anheuser-Busch, an American Icon

by Julie MacIntosh



Norm Roberts, *Creekside*

How did such a quintessential American company as Anheuser-Busch fall to InBev, a Belgian-based company? MacIntosh, a journalist for the *Financial Times*, has written an easy-to-read account that makes it clear that A-B was ripe for picking.

The Busches had run the company as if it were the family business for decades, even though they owned less than 5% of the equity. August Busch III had very successfully raised market share to over 50% in the US through strong marketing campaigns. However, it was a bloated company with outlandish expenses. The Third had also never really embraced global expansion or major acquisitions. Meanwhile, the South African brewer SAB and Brazilian-based Brahma had become global players. The Brazilians had evolved Brahma into InBev, a low-expense global operation.

The takeover bid came not long after the Third had reluctantly turned A-B over to the Fourth. The Fourth had good marketing instincts (think Frogs, and Wassup!), but was out of his depth as CEO - especially during a takeover. MacIntosh skillfully includes the points of view of the A-B board, bankers and lawyers as A-B desperately looked for ways to remain independent.



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GP11-01363P-N09/11 7364482 MAR009 11/12

By various benchmarks used in the industry, he displayed that the [Bonita Bay] Club is in an excellent position.

Willis Blackwood, Secretary of the Board and a real estate developer, explained the first phase of the new Strategic Planning Projects. If approved by the membership, it will involve:

1. Relocating and constructing a new golf shop.
2. Creating a new golf bag and storage area.
3. Renovating and re-equipping the kitchen.
4. Building a new member lounge.
5. Expanding the dance floor and club room dining.
6. Replacing the Marsh cart paths and irrigation system.

Smaller Town Hall Meetings will be held between now and February to clarify the plans and to elicit feedback. The estimated cost is \$11.5 million and with interest rates currently low, all but about a half million will be borrowed. Because of the length of the meeting, there wasn't time for questions so an informal question and answer session was scheduled to be held on November 29th.

Finally the election results for the new Board were announced. Elected were Dennis Wilke, Judy Howald and Peter Saputo to three-year terms and Rich Dell to a two-year term.

Views of the City

*By Peter Simmons, Riverwalk
Bonita Springs City Council, District 4*



I WOULD LIKE TO welcome back all of the snowbirds and I hope everyone is enjoying the beautiful fall weather. As we just finished a very spirited campaign season, I figured the residents of Bonita Bay may be interested – or not - in knowing how we voted in a few of the key races – and how our votes fared in picking the winners – or not ...

As always the voter turnout in Bonita Bay was **EXTREMELY HIGH**. I have been told that our voting precinct has the highest turnout in the state of Florida. Congratulations! Of our 2,896 registered voters – 2,585 of us voted – or 89.26%. That's compared to a 68.68% turnout of all of the registered voters in Lee County – which is also very high.

In the race for President:

Mitt Romney received 2,158 votes or 83.7%.

President Obama received 420 votes or 16.2%.

In the race for US Senate:

Congressman Connie Mack received 1,985 votes or 78.67%.

Senator Bill Nelson received 538 votes or 21.32%.

In the race for US Congress:

Trey Radel received 2,108 votes or 84.76%.

Jim Roach received 379 votes or 15.23%.

Our State Senate and State House races were uncontested after the August primary. We will be served by State Senator Garrett Richter from Naples, and State Representative-elect Ray Rodrigues from Estero.

For Lee County Sheriff:

Sheriff Mike Scott received 1,937 votes or 79.71%.

Lee Bushong received 493 votes or 20.28%.

County Commissioner District 2:

Cecil Pendergrass received 1981 votes or 89.47%.

John Sawyer received 233 votes or 10.52%.

County Commissioner District 3:

Larry Kiker received 1913 votes or 84.60%.

Charlie Whitehead received 348 votes or 15.39%.

County Commissioner District 5:

Commissioner Frank Mann received 1973 votes or 89.31%.

Matt Miller received 236 votes or 10.68%.

Despite the long lines for early voting, and equipment problems resulting in long delays on Election Day, I would like to commend each and everyone one of you that voted. Without

continued on page 57

An advertisement for 'Accessories Etc. Design Group Interior Design'. The background is a photograph of a modern living room with a fireplace, a large window overlooking the ocean, and contemporary furniture. The text is overlaid on the top left of the image.

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Fiscal Tax Hurricane

THOUGH WE IN Southwest Florida have survived another hurricane season without any significant damage, those in the Northeast have not been as fortunate. Shining brightly and quickly approaching on the radar is another hurricane of significant proportions with a narrowing cone of uncertainty.

The current federal estate and gift tax exemptions are set to roll back on January 1, 2013 from \$5.12 million to \$1 million (top tax rate 55%) – the same level they were during Bill Clinton’s final year in office.

For those of you financially able to give away more than a total of \$1 million of assets, the deadline to begin planning may already have passed as gift planning can involve many interlocking parts and each part can demand a degree of time and attention. Significant gifts to children are rarely made outright, but are often made in protective trust formats for protection from creditors and divorcing spouses, and for other significant tax reasons.

For those of you who are married and want to take advantage of the gift tax exemption but are concerned one spouse may need access to the gifted amount in the future, please see my *Bay Watch News* February 2012 article titled, “Gift Your Cake and Eat It Too?”

President Barack Obama has submitted budget proposals that would return the estate and gift tax exemption to George Bush’s 2009 levels of \$3.5 million per person, with a top tax rate of 45%.

As to the income tax fiscal cliff, a “Gang of Eight” Senators (half Republican and half Democrat) began meeting even before the election, diligently seeking a solution.

If no action is taken, the economy could face a sharp downturn. The National Association of Manufacturers published a statement noting, “The fiscal cliff has forced manufacturers to plan for a future in which business is down and their tax bills are up.”

While the “Gang of Eight” continues to seek a solution, Senate rules create obstacles which prohibit them from proceeding directly to a completed bill. The Senate Budget Committee and Senate Finance Committee have both been holding hearings and it requires several months to follow the normal Senate process.

Will the Republicans in the House compromise during the Lame Duck session? Will they agree to compromise after the tax increases automatically happen in January so they can take credit for cutting taxes and not technically go against Grover Norquist’s pledge not to increase taxes? Will Congress agree to push back the sequester date and just kick the can down the road?

Ben Franklin stated, “In this world nothing can be said to be certain, except death and taxes.” This forefather’s quote could not be truer today than it was in the 1700s.

David P. Browne, P.A.
Board Certified Wills, Trusts & Estates Lawyer
3461 Bonita Bay Blvd., 239.498.1191

The Children’s Hospital is Growing.



LEE MEMORIAL HEALTH SYSTEM

We are honored to introduce Golisano Children’s Hospital of Southwest Florida.

Scheduled to open in 2016, this lifesaving facility will house 128 beds and provide new and expanded specialty pediatric health care services to children from Lee, Collier, Charlotte, Hendry and Glades counties.

Now through May of 2014 all donations to the Golisano Children’s Hospital capital campaign will be matched *dollar for dollar*.

Please consider a holiday or year-end gift to the health and wellness of the children in our community.

Call 239-343-6950 or visit ChildrensHospitalGoal.org





Baywoods exquisite 5 bedroom 5 ½ bath estate home located on an oversized cul-de-sac lot in one of Bonita Bay's most prestigious neighborhoods! Both the grand room and master suite open to an expansive outdoor entertainment terrace featuring an infinity pool, spa, and kitchen—all with lake and golf course views. The thoughtfully designed first floor features a master suite with a sitting room and exercise room, a junior master suite with private lanai, a well appointed gourmet kitchen with butler's pantry, a formal living room and stately library/study. Upstairs conveniences include a morning kitchen, two guest bedroom suites and a large office suite which opens to a private lanai. Perfectly designed and situated for the discriminating buyer with furnishings available separately. Offered at **\$3,400,000**.



Riverwalk Beautifully situated on Bonita Bay's Country Club Drive, this stunning 3-bedroom, 4½-bath lakefront estate offers over 6,000 square feet of indoor-outdoor living space. Venetian plaster, hand-faux wall finishes, custom molding, and classic flooring throughout create a serene old world ambiance. The great room, family room, and master suite open to an outdoor living venue that offers two living-eating areas, a fully equipped kitchen, pool, and spa. Made new again to the highest of standards. There is nothing left to do but move in and live beautifully. Offered at **\$1,625,000**.

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239-325-3535

the *Fagan* team



Marina Isle Offered impeccably furnished with 2 deeded boat slips and lifts just outside the front door. Waterfront living at its best in this 4 bedrooms plus den and 4.5 bath home. **\$ 1,397,500.**



Woodlake Sitting on a private cul-de-sac lot with serene lake and preserve views, this home has been completely remodeled. 4 bedrooms plus a den and 4.5 baths. **\$1,275,000.**



Eagles Nest 2 bedrooms plus den, 2 baths, panoramic views. **\$499,000.**



Egrets Landing 3 bedrooms, 3 bath, glassed in lanai. **\$429,000.**



Bayview 3 bedrooms, 3 baths, 2768 sq ft. **\$424,900.**



Oakwood 2 bedrooms plus den, 2 baths, end unit. **\$294,900.**



Greenbriar 3 bedrooms, 3 baths, beautifully remodeled. **\$275,000.**



Wild Pines 2 bedrooms, 2 baths, great rental history. **\$149,500.**



For property information, Log onto www.TheFaganTeam.com

The Fagan Team, Royal Shell Real Estate, 26811 S. Tamiami Trail Bonita Springs, Fl 34134



Techno-Savvy **PROTECTING YOUR PRIVACY!**

Online identity theft is on the rise especially in the United States.

Consumers lose over 1 billion dollars a year as a result of identity theft. Online robbers are constantly looking to find and steal personal information. Often times, if they are able to locate your name, Social Security number, address, birth date or any other forms of identification, online crooks can get access into your life.

So how can we prevent this from happening?

There are few simple items to follow that can be done in order to maintain safety. As always, make sure you have a reputable firewall/antivirus/malware program on your computer. Verify with your antivirus provider that your database is up-to-date. These databases provide resistance against the latest attacks.

If you are on a home network, make sure your network is secured by a password. The strength of a password is a function of length, complexity and unpredictability. My suggestion is to have at least 8 characters in length and also consisting of at least 1 number and 1 capital letter. Passwords that contain your address or phone number are not good to use as hackers can easily break into these.

Last year I saw many instances of people who opened emails from an intruder and thus became compromised. If you are unsure of the




validity of the sender, then do not open the email. Once you open an ill-advised email, you have opened not only your computer but have given the hacker access to your entire contact list. The hacker can then send emails to everyone on your list with corrupt links. These untruthful acts of intrusion are often referred to as phishing scams.

Social media have become a worldwide phenomenon. While many use Twitter or Facebook to connect with family and friends, be reminded that posting sensitive information on the web is an online crook's dream. Try to stay away from posting private information such as date of birth or address.

Finally, when disposing of an old computer be sure to destroy the hard drive properly. There are programs which can wipe the drive clean. However, it has been proven by the Department of Defense that an extreme hacker can recover files from it. Thus, I recommend actually physically removing the hard drive and drilling holes through the center of it.

Unfortunately, the cyberspace world is often times deceitful and dishonest. However, by following some basic guidelines, you can help to protect yourself and others.

*Ken Saks, 21st Century Technology LLC
Bus: 239-410-8603, Cell: 412-691-0484
krsaksa@gmail.com*



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Blown Away *continued from page 7*

Check with the Better Business Bureau to see if any complaints have been filed and the nature of those complaints.

Ask the agent for examples of their claims and customer service experience with the company through which they are offering quotes.

In 2007 the Office of Insurance Regulations implemented a windstorm mitigation inspection. This inspection was designed to assist in reducing the cost of windstorm rates on property insurance policies. The original windstorm mitigation inspection form has been revised, once in 2010 and again in 2012. The 2007 form is no longer accepted by 90% of insurance carriers. The 2010 and 2012 forms are four pages and hold a requirement for photographs to be submitted as evidence of each section's credit. The discounts are applied towards the windstorm portion of the insurance premium. The windstorm portion could range anywhere from 15% to 70% of the total premium, depending on where the home is located and the value of the property.

One of the first steps in obtaining a replacement policy after being non-renewed is to have a windstorm mitigation inspection done. Insurance agents have information on certified inspectors.

*Jennifer Fagan
Fagan & Michaud Insurance Agency
239-498-6499*

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Judy Underwood, Allied ASID & Cliff Welles, ASID
Portfolio: GulfCoast.DecoratingDen.com

REAL ESTATE TRANSACTIONS

CLOSED DATE	SELLING PRICE	NEIGHBORHOOD	FULL ADDRESS	AREA	BEDS	BATHS
11/15/12	\$310,000	Wedgewood	26930 Wedgewood Dr.	2579	3+Den	3.5
11/14/12	\$737,500	Estancia	4801 Bonita Bay Blvd., #1701	2711	3 Bed	3
11/9/12	\$270,000	Harbor Landing	4430 Riverwatch Dr., #102	1528	2+Den	2
11/9/12	\$2,075,000	Tavira	4851 Bonita Bay Blvd., #901	4064	3+Den	3.5
11/6/12	\$240,000	Crossings	3280 Crossings Ct., #23	1912	2 Bed	2
11/1/12	\$375,100	Laurel Ridge	3111 Laurel Ridge Ct.	1711	3 Bed	2
11/1/12	\$1,062,500	Creekside	3450 Oak Hammock Ct.	4343	5+Den	5
10/31/12	\$90,000	Wild Pines	3651 Wild Pines Dr., #B-204	1713	3 Bed	3
10/29/12	\$1,800,000	Spring Ridge	26031 Mandevilla Dr.	4806	3+Den	3.5



The Bonita Bay Bicycle Club's "Iron Lady"

By Lee Chouinard, Hamptons



Gaby Engelhardt

During the summer of 2011, five members of the Bonita Bay Bicycle Club were busy finalizing detailed plans for a 2500-mile bicycle ride from Saint-Nazaire, France on the Atlantic Ocean through ten countries to Constanta, Romania on the Black Sea. As fall came and winter started, participants began dropping out of the ride until finally, in March of this year, only one remained, Gaby Engelhardt. Those who know Gaby could predict that she would not be deterred. Now without

the possibility of a support vehicle, Gaby decided that she would do the first part of the trip by herself, carrying clothing and supplies on her back.

In June she set out from her home in Geneva, Switzerland, rented a small car, squeezed her bike into it and drove 560 miles to Saint-Nazaire. Gaby packs lighter than any woman I know, but the backpack still weighed in at about 20 pounds. Her plan was to bike home through the beautiful Loire Valley and then over the mountains of the Jura back to Geneva - a total of 700 miles which she would cover in 10 days. The route would take her through the "Garden of France" lined with vineyards, fruit orchards and artichoke and asparagus fields. These are interspersed with 10th century castle fortifications and many huge chateaux built by members of the French aristocracy during the Renaissance period.

On day one, she set her GPS to take her via established "bike routes" to her target destination. She quickly found herself on small country roads linking rural villages which were void of shops, restaurants and room accommodations. This was not what she expected on a ride through France! On day two, she was directed to a small eating place slightly off the route only to be told by the owner that they were full and there was no room for her. After Gaby "begged," they agreed to make her a sandwich and gave her a chair to sit on. After a little more "begging," they also agreed to give her a dessert from the pastry display.

On day three, she switched the GPS to "car" mode in an attempt to improve access to food and lodging. She soon found herself riding quite happily along a motorway until two gendarmes on motorcycles pulled her over, asked for her

papers, and interrogated her, not fully buying the story that she was bicycling to Switzerland. After concluding that she was not a security threat, they escorted her, lights flashing, to the nearest exit making it clear that a return to the motorway would not be well received by them. She would now need to rely on maps and advice from local tourist offices to plot her route the rest of the way along departmental roads and, for one short stretch on the Loire Valley, bike path.

Gaby is a veteran of biking in the Alps and was not intimidated, but she would soon learn that these mountains could not be taken lightly!

One of the most amazing facts about the trip, considering Gaby's history of getting lost when riding across the US in 2010, is that she only got badly lost once. She was in the middle of nowhere in the region of Rigny Ussé with nobody around. She was fortunate, eventually, to stop a car with a nice older lady who led her, by car, for 30 minutes back to where she belonged. They parted company with a big hug!

On another occasion after passing through the city of La Charité without finding a place to stay, she was directed by locals to a "dumpy" looking pension in a nearby village. The owner, noting Gaby's reaction to the accommodations, tried to reassure her and told her that she would be cooking a nice dinner for the guests. Gaby showed up to dinner with some trepidation and found herself in the company of a large contingent of truck drivers. She was happy to find the meal very good and proud that she could almost keep up with the voracious appetites of the truckers.

On day eight of the ride, it was time to depart the lush gently rolling hills of the Loire Valley for the intimidating mountains of the Jura for the final push into Geneva. Gaby is a veteran of biking in the Alps and was not intimidated, but she would soon learn that these mountains could not be taken lightly! On one particularly long and steep pass, she even found herself walking her bike for a portion of the climb -- something she had never resorted to on even the toughest alpine passes (of course she wasn't carrying a 20-pound pack on her back on those rides). She arrived back in Geneva following a short final day ride with many fond memories of her adventure and of the many kind and helpful people she met along the way.

Property Values *Are You Ready for Season?*

By Sharon Grabau, Hamptons



The expectation is this season will be more active than last which was the most successful for many years past! Closed sales have continued to increase dramatically each year and 2012 YTD is the highest in the past five years. Comparing sales of 2012 to 2008, we have experienced a 77% increase! SW FL also increased activity during the summer and fall this year. In 2012, Bonita Bay had 171 sales in total from January through the end of September. Of those 171 sales, 80 residences closed between May and September. More potential buyers returned this summer to buy their vacation home for the coming season. Three factors prompted them to buy:

1. **Real estate prices, while remaining reasonable, are starting to increase.** Buyers, who were waiting for bottom, missed it last year! We have even experienced a few “mini price wars” recently with a handful of properties selling above the asking price! Sound like déjà vu from 2005? Present inventory is down about 17.5% compared to the September 2011 level. In January 2012, Bonita Bay had 215 active listings; there are now about 160 listings.

2. **Interest rates are at one of the lowest levels in many years.** Buyers look at current rates favorably, especially those who need a mortgage to buy. But others who might normally pay cash are considering financing ... homeowners who want to buy a larger home, investors, buyers who want to hold on to their other investments.
3. **Improved real estate market in several areas of the country.** Many potential SW FL buyers have been successful in selling their homes elsewhere and could move forward to buy their residence here.

Bonita Bay residents are unique in that they have a history of buying and selling three residences while living in the community. Many start with something small to enjoy during season. As the family increases, bigger homes are needed to accommodate all the grandchildren. Years pass and the extended family gets involved with too many activities and commitments so they no longer travel to Florida as often. Now it's time to downsize. Sound familiar? If you are in one of those transition periods, you should consider listing now. Buyers will be here to purchase, allowing you to sell in a timely manner and move forward with your plans!

Sharon Grabau, Realtor

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OPEN TO THE PUBLIC



The Grandchildren Are Coming!

By Charlie Cavaliere, Montara

NO MATTER HOW many miles separate them, the love that exists between grandparents and their grandchildren remains strong. While letter writing, e-mailing and phone calls are helpful in keeping abreast of the events in each other's lives, there is nothing quite like face-to-face visits to build memories and strengthen bonds.

With the Christmas Holidays approaching, many of us can expect our grandchildren to visit us. What is the action plan that will keep them entertained and engaged? They want us to do things that we may not have the energy to do but in the end, we feel better for doing. We are fortunate that SW Florida is the ideal place for grandparents in search of fun things to do when the grandchildren visit. There are lots of kid friendly activities ... from miniature golf, to a zoo, to a hands-on science and nature-based museum.

The Imaginarium Hands-On-Museum & Aquarium

... provides hours of fun and entertainment for the young and old alike. Besides a hands-on science and nature-based museum, there are over 60 exhibits including a theater, live animals and ongoing special programs. The purpose of the Imaginarium is to spark a child's imagination and arouse a sense of wonder and a desire to learn.

*Hours of operation: Monday - Saturday 10am - 5pm and Sunday 12pm - 5pm
Located at: 2000 Cranford Avenue, Ft. Myers
239-337-3332*



Congo River Golf

... one of the newest attractions in the Bonita Springs/Estero area. It's more than a game of challenging miniature golf; it's an adventure as you follow in the footsteps of Stanley and Livingstone. As you play each super crazy hole, you can explore giant waterfalls and rocky summits, mysterious caves, tropical rain forests as well as engage in a scavenger hunt for hidden treasures and prizes.

*Hours of operation: Monday through Sunday 10am - 10pm
Located at: 24280 Tamiami Trail So, Bonita Springs
239-948-9099*

Everglades Wonder Gardens

... conveniently located in downtown Bonita Springs - a great place to take your grandchildren. Attractions include alligators, Florida panthers, black bears, deer and other wildlife amidst a lush tropical

garden. The tour guides are very knowledgeable about the wild animals. It's a wonderful learning experience for the children.

*Hours of operation: Open daily from 9am - 5pm
(last tour departs at 4:15pm)
Located at 27180 Old U.S. 41, Bonita Springs
239-992-2591*

Flesher Christmas Light Display

... continuing an annual tradition for the most part of 25 years, Joanne and Chuck Flesher are preparing for the upcoming 2012 holiday season with a spectacular light display consisting of more than two million lights, many inflatable Christmas figures, lighted deer, a Christmas train and a moving doll carousel across five acres of their farm. The festive display delights children of all ages.

*Open daily to the public for viewing in December through January 1, 2013
Sunday - Thursday 6pm - 9pm and Friday and Saturday 6pm - 10pm
Located at: 27865 Bonita Grande Road - just north of Bonita Beach Road in Bonita Springs*

King Richards Family Fun Park

... considered the number one stop for fun in Naples. The park offers a variety of entertainment ... including the always popular go cart track, water slides, amusement rides, a kid's water playground, a video game room, a batting cage, laser tag and food and drinks. King Richards is the perfect destination for grandchildren looking to have a great time.

*Hours of operation: Monday - Thursday 11am - 9pm. Friday - Saturday 11am - 10pm. Sunday 12pm - 9pm
Located at: 6780 North Airport Road, Naples
239-598-2042*

Bowland Beacon Bowl

... if it's bowling that interests your grandchildren, Naples has 24 synthetic bowling lanes in a smoke-free environment. For the youngsters, the lanes all have lane bumpers in each of the gutters to help little ones roll a STRIKE! Food and drink are available in Nemo's Sports Cafe and Restaurant for breakfast, lunch and dinner.

*Hours of operation: Monday - Sunday 8am - 2am
Located at: 5400 Tamiami Trail No., Naples
239-597-3452*

Caribbean Gardens and Naples Zoo

... in a tropical setting, the kids can take delight in seeing their favorite animals. A popular attraction is the Primate Expedition Cruise aboard one of the catamarans around islands where monkeys, lemurs, apes live in natural habitats.

*Hours of operation: Monday - Saturday 10am - 5pm and Sunday 12pm - 5pm
Closed Thanksgiving and Christmas Day
Located at: 1590 Goodlette Road No, Naples
239-262-5409*



Golisano Children’s Museum of Naples (CMON)

... a new spot for family fun in SW Florida in a learning environment devoted exclusively to child’s play. Located in the North Collier Regional Park, it has 12 exhibit galleries and many inter-active fun activities. The museum is primarily devoted to connecting play with learning.

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*Hours of operation: Open daily 9am - 5pm (8am - 5pm Tuesdays)
The Garden celebrates the holidays with 16 evenings of Night Lights with musical performances and special guests, December 13 - 23 and 26 - 30 from 6pm - 8pm
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*Hours of operation: Monday - Saturday 11am - 10pm. Sunday 12pm - 10pm
Located at: 15 Eight Street, #D, Bonita Springs
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Spending time with our grandchildren is something you cannot replace. Connecting with them is one of the most delightful aspects of being a grandparent - make the most of that precious time!



My Family Made My “Bucket List” Wish Come True

By Lois Gallea, Sanctuary



THIS AUGUST MY FAMILY all met in Utah for my “Big Birthday” celebration and I went sky diving!

My son Jeff, granddaughter Morgan and I flew to 13,000 feet, and, with the door wide open, tandem jumped. The instructors prepared us well and kept us calm. I couldn’t wait ... I was the first one to experience the 60-second fast, rolling free fall. Then came the beautiful chute to slow us down. We could steer it from side to side and enjoyed the amazing sights of Salt Lake and the mountains ... even said hello to Mickey!

The landing was great too, never took one step and landed right on target. There was nothing to be fearful of, just very thrilling. Try it sometime.

(Editor’s Note: The “Big Birthday” that Lois is referring to was her 80th!!!! Hats off to one very brave lady!)

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Estelle Lizotte
Neurology Patient

Dr. Dean Lin
Neurosurgeon

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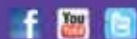


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A Child's Christmas

By Patricia Russell, Sanctuary

SANTA CLAUS – THAT'S WHAT Christmas is all about when you are from the ages of three to 'maybe' eight; that is, if you don't have older brothers or sisters who tell you lies that there is no Santa Claus!!!

Christmas is all about getting what you have your mommy write down on the note to Santa, who undoubtedly will come down the chimney and of course never leave a mess of soot on the white carpet!! And if you don't have a chimney, mommy will leave the note and a plate of cookies by the front door with a few carrots for Rudolph. As bedtime nears, the excitement stirs when the stockings are hung

on the fireplace screen with names of each family member neatly embroidered on them, all handcrafted by grandma.

And after daddy reads "Twas the Night before Christmas," the children get snuggled into their beds daring not to go to sleep as they lie there awaiting the sound of Santa's sleigh on the roof ... eventually drifting off to sleep dreaming of elves loading the family room with all sorts of fun toys to be opened in the morning.

Awakening much too early for mom and dad, the children scurry down the stairs to check the cookie plate, and sure enough, know in a moment that Santa had arrived with some treasures for each of them.

Toddlers on Christmas morning seem to enjoy the colorful ribbons and boxes more than the baby doll or picture puzzles that parents so carefully choose for each little one to enjoy. At age two or three, do they really know what Santa is all about anyway?

The excitement of a child on Christmas morning is a memory to savor for a lifetime. With flash bulbs bursting at each gift being opened, we can look back on our own childhood and remember receiving some special gift that was on our very own list. I remember when I was

seven, all I wanted was a pair of skis. We lived in New Jersey, so

getting a good amount of snow most years was unlikely. But there they were, propped up next to the tree all new and shiny. I can still feel the joy of that moment as I write this story. Unfortunately, we had very little snow that winter, but what had fallen on the grass was just enough to try them out that afternoon with my dad holding me tight, sloshing around the yard and mom taking pictures. As they watched, perhaps their dream was to someday see me doing high jumps at the winter Olympics! In later years I did become quite a decent skier, and wondered if those first skis led me to enjoy the sport more had I not wished for that gift.

And now, years later, we are looking forward to our nine grandchildren coming home to mingle with their cousins and to sit around the tree exchanging gifts. The excitement this year won't be focused so much on what Santa has left under the tree, but just to be together and reminisce of the times when they were little; to talk about their college experiences and to tell the youngest who is now 7, "Yes, Dory, there really is a Santa Claus!"





A Makeover

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Before

After

Model: Connie Lummis, Spring Ridge

Color Services by Louis Scandale

Cut and Style by Crystal Horrell

Makeup Application by Meggan Bradley

Louis enhanced Connie's color by adding dimensional highlights and low lights strategically placed, creating a soft rich blend of tones to complement Connie's skin and eye color. Crystal added soft layers to refresh Connie's current cut and create movement. Crystal styled Connie's hair with styling products and finishing tools to create a smooth and shiny look.

Meggan used a combination of MeToo Professional Makeup and Kevyn Aucoin Makeup. Liquid to mineral powder was applied to smooth out Connie's skin and provide a natural appearance. The eyes were enhanced with light shadows to brighten the eye lid along with strong eyeliner to enhance the lash line. This is a classic look that is easy to achieve no matter the occasion.

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The Dentist Chair

By Jim Papandrea DDS, Woodlake

TEETH CAN HELP YOU HEAR!

As many seniors know, hearing can become a problem with age. Scientists struggle to develop hearing aids that produce clear sounds and at the same time reduce background noises.

Why bring hearing into a column on teeth? Just listen.

Our hearing works because the outer, middle and inner ear pick up sound waves which affect the eardrum. The waves actually cause vibrations and wiggle the eardrum until they reach the inner ear or Cochlea. These vibrations are then transmitted to the nerves in the brain. Sound is then produced.

Hearing aids many times are just amplifiers to increase the waves and allow the inner vibrations to be more effective. The increased volume is all some people need.

Bone conduction is another way to address hearing problems. Sound waves affect the inner ear through bone vibration devices placed on the skull. Both hearing aids and bone conduction aids have been used for years.

Recently the Henry Ford Hospital in West Bloomfield, Michigan has been testing sound waves' effect on teeth conduction. The SoundBite Hearing System is a new avenue to help people hear. Normally, in bone conduction, the appliance bypasses the outer and middle ear and stimulates only the inner ear by vibrating the skull and therefore the fluids of the inner ear. This new system works with the teeth, which also are very dense (like bone), and react similarly to bone conduction. Once the teeth pick up the sound vibration, the transmission is the same. Why invent another device? The answer is simple - because in some cases bone vibration does not work and tooth vibration does.

The SoundBite System is similar to other conduction hearing devices except there are two parts. One part goes around the ear as in the standard devices, but a second part (a bite appliance) serves as a retainer that lays over the teeth. There is a rechargeable battery that lasts 9 hours. The receiver in the device causes vibration in the teeth which travels to the inner ear allowing the patient to hear. The quality of sound is excellent when it works.

With new inventions for hearing coming every year, like implantations (to increase sound), I suggest those of you who have older aids and those new to needing a hearing aid check the market. You will be surprised that smaller, better aids can make your life better. Since the Bite Aid is new and still in trial stages, patients may have to contact the Henry Ford Hospital for more information. Lastly, check insurance coverage to see if these newer devices are covered. If they are not covered and you can afford to get one, I believe you'll be surprised and pleased with the new technology.



Playing by the Rules

*By Eric DeFrain, Montara
Certified Rules Official for the Florida State Golf Association*

A MAJOR PRINCIPLE of the game of golf is playing the course as you find it. One rule governing this principle is Rule 13 - Playing the Ball As It Lies. Let's look at the application of this rule as it relates to the new "waste areas" on the Bay Island and Marsh courses.

These new areas (comprised of packed sand) replace a few cart paths near greens and some hazards. Here are specific examples:

- **Replaced cart paths near the green:** Left of the green on Hole 4 of Marsh and behind the green on Hole 18 of Bay Island.
- **Prior hazards:** Short and right of the green on Hole 16 of Marsh and right of the fairway on Hole 18 of Bay Island.

A waste area is **not** a hazard and is considered to be a part of the course defined under the rules as "through the green." Therefore, the following rules/requirements apply in playing a ball in a waste area:

- A player may ground his (her) club and take a practice swing.
- Sand may **not** be removed to improve a player's lie (sand is considered a loose impediment only on the putting green).
- A player may remove loose impediments ... stones, leaves, sticks, etc. (only an incidental amount of sand can be moved in the process of removing a loose impediment).

- Removal of sand or other improvement of the lie is subject to a two-stroke penalty.
- A player is **not** entitled to free relief from footprints, divots, tire tracks, ruts, etc.
- A player is **not** entitled to free relief for a ball embedded in its own pitch mark (the local rule does not permit free relief in areas of sand).

It is important to note there is a difference between playing a ball in a waste area and playing a ball where there is interference from a cart path (including those covered with crushed shell).

The crushed shell cart paths running across the fairway and along the edges of the fairway are considered immovable obstructions. A player may seek relief if the ball touches the path or the path interferes with his (her) swing or stance. Such relief is **not** available if the cart path is directed through a waste area.

Future editions of Playing By the Rules will address other rule issues specifically related to playing the Bonita Bay courses. If you have a related question, please drop a line to: BayWatchLetters@aol.com - subj: Rules

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Movie Talk



☆☆☆☆ **Argo**

This early contender for a number of Oscars is based on the true story of the rescue of six Americans during the Iranian Crisis in 1979. An exceptional cast (particularly Alan Arkin and John Goodman) helps to create suspense and tension in this very fine film.

☆☆ **Cloud Atlas**

A two-hour-and-forty-five minute film could have been shortened to one hour. In order to understand what is going on, it is probably necessary to see it two or three times. So if you have an extra nine hours, have fun. The amazing thing in this movie is the makeup; the actors play up to six different roles.

☆☆☆☆½ **Flight**

Denzel Washington does a terrific job as a pilot with an alcohol addiction. The movie is marred a bit by the inclusion of his relationship with another addict that comes out of nowhere. Ranks with "The Lost Weekend" and "Days of Wine and Roses."

☆☆☆☆ **Skyfall**

Fifty years after the first James Bond movie, the 23rd film in the series debuts with Daniel Craig for the third time as Bond. Bond fans should not be disappointed as this movie has the humor and action of most of the others. Javier Bardem as the villain steals the show. As usual, a good movie to enjoy your popcorn as you watch explosion after explosion.

On DVD or Soon To Be Released

☆☆☆☆ **Lawless**

True story based on the book "The Wettest County in the World," it tells the story of the Bondurant brothers who ran a moonshine business in 1931 in Virginia. Grim and brutal but very entertaining if you like gangster films.

☆☆☆☆½ **Premium Rush**

Very much of a "fun movie." It has an implausible plot but many great sequences as it traces a bike messenger in New York City.

☆☆☆☆½ **The Intouchables**

French movie of a true story about the unlikely friendship between a wealthy quadriplegic and his care-giver, a ghetto-raised black man. Truly is a wonderful "buddy" movie.

☆☆☆☆½ **Queen of Versailles**

Documentary about a time-share king and his wife who built the largest and most expensive house in the United States (90,000 square feet) and how the economic downturn affected them.



Promenade *continued from page 1*

retailers. At the same time it is infusing capital into the plaza and making plans to correct deferred maintenance situations carried over from previous owners. "We plan to maintain the plaza properly once we make the requisite improvements," says DeLuca. As all this is going on, RLR says Bonita Bay residents could help by supporting new retailers as they come on board and continuing their support of existing businesses.

No specific new prospects have been named, but the spokesman says they are in discussions with a few potential restaurants ranging from casual to white table cloth. One of the prospective new restaurants would have a menu and bar offering similar to Backwater Jack's. No timetable has been set for attaining occupancy levels, as "we are more interested in quality of tenant and mix of tenant to create that unique shopping experience, and re-establish the destination concept." Restaurant commitments are not expected until next season.

Redevelopment projects are not new to RLR. On Sanibel they revitalized Tahitian Gardens and Villages shopping centers plus Old Sanibel Shoppes and Town and Tarpon Bay centers. "It was a similar process where we had to deal initially with deferred maintenance issues. Once we completed renovations, we attracted tenants from competing centers and quickly filled the centers."

Their Sanibel plaza drew on a combination of tourist and resident patronage, whereas the Promenade will be more heavily dependent on Bonita Bay residents. They've already spoken with one BB resident about locating offices there, and hope for more. RLR hopes to create a dynamic where word of mouth and cooperative efforts help them integrate deeper into the community. However, renovation efforts take first priority.

Along with the new, some old activities will be continued, including the Saturday Farmer's Market and the National Art Festival in January and March. Outdoor entertainment also is in the plans, but probably not in the first season, as renovation contracts are just now being awarded.

RLR Investments is a privately held national real estate investment company. It is owned by the Ralph R. Roberts family, who also owns R+L Carriers, a national transportation company headquartered in Wilmington, OH. The family also owns the Royal Shell Companies, composed of Royal Shell Vacations (residential rentals on Sanibel Island), Royal Shell Real Estate (residential brokerage) and Royal Shell Property Management (association management). Their transportation businesses include trucking, freight brokerage, air freight and logistics.

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The Patent Wars ... Onward and Upward

By Jim Davis, Hidden Harbor



ON AUGUST 24, 2012, a jury in the San Francisco federal district court awarded Apple, Inc. \$1,049,000,000 for patent infringement and related offenses against Samsung Electronics, Co. Ltd. It was “round one” of the world-wide “iPhone Wars”, destined to be long and nasty. It is one of 50 lawsuits in 10 countries, battling for domination of the mobile phone device market. As of July 2012, Apple and Samsung together have more than half of the market.

Twenty-five years ago, I was involved in one of the first mega-patent wars. It was not world-wide but rather was waged in bucolic western Michigan between Steelcase, Inc. of Grand Rapids and Haworth, Inc. of Holland, MI. Both were major manufacturers in the multi-billion dollar office furniture industry. Steelcase was No. 1; Haworth No.3.

At the time, I was a private-practice patent lawyer in Washington, D.C. In December, 1996, I rendered a final, non-reviewable award of \$211,499,731 to Haworth for patent infringement by Steelcase. Late December, Steelcase wired the money to Haworth, quite a Christmas present. How did this come about? A private-practice lawyer “rendering” such an award, “final and non-reviewable.” It is an improbable and fascinating story.

The story started on December 1, 1989. The Grand Rapids Michigan Press reported the following:

“It is clearly a case of David hitting Goliath where it hurts.

“Steelcase Inc. could end up paying hundreds of millions of dollars to smaller Haworth Inc. of Holland after an appeals court ruled the giant Grand Rapids-based office furniture maker copied Haworth’s patented office partitions, industry and legal sources said Tuesday . . . Haworth officials left open to speculation the amount of royalties and damages they will claim. ‘It could be \$125 million . . .’ said Alan Zimmerman, a New Jersey-based consultant to the \$8 billion office furniture industry.”

Little did I know in 1989 reading that report how deeply I would get involved into the Haworth/Steelcase patent dispute. But I did. Shortly after December 1, 1989, I got a call from Bill West, counsel

for Haworth, a leading Washington patent lawyer, and Rudy Hutz, counsel for Steelcase, a prominent lawyer in Wilmington, DE. I knew them both. I went to law school with Rudy.

They told me the Federal Circuit Court of Appeals in Washington had reversed Judge Richard Enslin, a District Court judge in Kalamazoo, MI in a Haworth/Steelcase patent infringement suit filed in 1985. Judge Enslin held the Haworth patent valid but not infringed. The Federal Circuit reversed, holding the patent both valid and infringed and remanded to Enslin for a damages trial. The patent related to electrical systems installed in the base of movable wall panels used to create cubicles in office systems. Virtually all office furniture makers were infringers. Steelcase, the world leader, had sold hundreds of thousands of infringing products. Haworth had offered Steelcase a patent license but Steelcase refused.

It was now time for Steelcase to pay the piper.

West and Hutz told me Judge Enslin was upset about getting reversed by the Court of Appeals and that he would prefer to get someone more experienced in patent law involved to continue with the case. In particular, he wanted to appoint a “special master” to handle damages as well as three additional new patents being asserted. Enslin wanted an experienced patent lawyer with judicial experience to take over and conduct a confidential proceeding with hopes of settlement. West and Hutz suggested me. I already knew Enslin; he agreed to appoint me.

I went to Kalamazoo to discuss it with everyone involved, particularly senior management of Haworth and Steelcase. Enslin wanted my decision to be binding and non-reviewable. He wanted to be rid of the case. To my surprise, the parties agreed.

Early on, it became clear that settlement was not realistic. Too many issues, too much money involved. So, between 1990 and 1993, the parties prepared for trial. It would include patent damages plus, by agreement of the parties, the three other patents not previously



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litigated. Because my decisions were non-reviewable, care in the case had to be extraordinary. The complexity . . . multiple patents, extensive sales records, damage theories, expert witnesses and the like . . . preordained unavoidable delays.

Pre-trial preparation included my visit to Grand Rapids and Holland to tour the parties' extensive manufacturing plants. Steelcase and Haworth were industry leaders in their respective cities. Between 1990 and 1995, I issued 31 written orders, dealing with all manner of disputes . . . document discovery, willful infringement, exclusion of witnesses, confidential information, to name a few. Despite the consensual nature of the proceeding, the stakes were high and the parties fought accordingly.

To complicate matters, in 1990, Steelcase introduced into the market an arguably non-infringing alternative product. Haworth believed it infringed. This led to contempt proceedings, delaying things further.

The biggest issue in the case was computing damages . . . arguably profits lost by Haworth resulting from Steelcase's infringing sales. This led to much time-consuming preparation of expert testimony from accountants and economists. Haworth was seeking not only profits lost to infringing sales, but trebling of the lost profits because the infringement was "willful." After all, Haworth argued, Steelcase refused to take an offered license so their infringement was "willful."

Trial began November 1993 in Washington, D.C. in a borrowed Court of Claims courtroom, where I had conducted trials in my Court of Claims days as a trial judge. I felt right at home. Trial continued into 1994, swallowing up much of that year. During trial, I had to take a 3-week continuance to represent a client in a previously scheduled jury case in Alexandria, VA. I was a very busy guy.

continued on page 53



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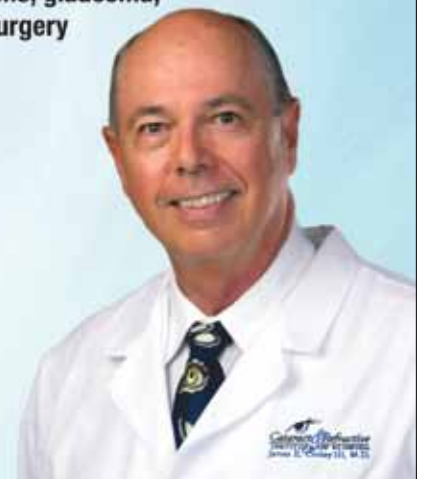
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Restaurant Review

Breaking Bread with Judy Mazukelli, Bayview II

CIBAO GRILLE

For my first venture as a restaurant reviewer, I returned for dinner with my husband, Ron, to one of our favorite bistros in Southwest Florida. CIBAO GRILLE has expanded to a new location in Naples on Neapolitan Way west of US 41. Cibao is the name of a fertile valley in the Dominican Republic where the owners were born. Thus, the menu consists of a blend of American and Caribbean cuisines.

The attractive décor, including elegant draperies and carpet, creates a conversation friendly ambience. The tables are set with lovely china and silverware in addition to fresh flowers. Throughout dinner, we were efficiently served by a friendly wait staff.

There are five appetizer choices on the dinner menu -- primarily seafood. My husband and I shared a savory choice of four fried artichoke hearts (\$9) served with a garlic aioli dipping sauce. This unique dish was a true winner!

Next, Ron, a soup lover, ordered the Caribbean black bean soup (\$4) made with chorizo and fresh vegetables. He stated this is one of the best bean soups he's ever eaten! I selected the Cibao salad (\$8) -- a mixture of field greens, hearts of palm, mandarin oranges and luscious RIPE tomatoes enhanced with a well seasoned citrus vinaigrette dressing.

The menu features four meat entrees in addition to six seafood choices. The evening specials included Alaskan halibut and beef tenderloin. My husband decided on the walleye pike (\$24) which was sautéed with artichoke hearts and tomato slices, then finished with a delicate Béarnaise sauce. He thoroughly enjoyed this preparation. Understandably, this is the restaurant's most popular entrée.

For my entrée, I ordered the tenderloin "Maxwell" special (\$27). The prime meat was cooked to perfection exactly as I ordered -- medium rare. The chef served the steak with a delicious roasted shallot sauce and topped with an herb goat cheese gratin. Both dinners were accompanied by steamed asparagus and flavorful scalloped potatoes.

The restaurant offers a broad selection of cocktails and wines including a variety of ports, sherries and dessert wines.

The individual dessert menus consist of several pastries, sorbets and ice creams. We topped off a fabulous meal by sharing a delectable dessert -- chocolate toffee mousse cake garnished with whipped cream and raspberry sauce (\$5.50).

For lunch, the chef prepares a variety of soups, salads and sandwiches.

Cibao Grille's new venue, in addition to excellent food preparation and flawless service, confirms why this is the perfect restaurant to enjoy a lovely evening! Cibao Grille is located at 814 Neapolitan Way, Naples. 239-434-6653

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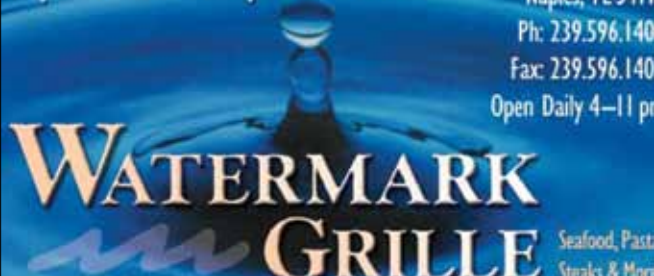


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Guest Commentary *continued from page 5*



The man who will occupy the White House for the next four years is not a perfect saint or an all-knowing ruler, and we have never had such a President. Some deeply flawed men have been in that position, yet still we have survived some bad presidencies.

2. The political season witnessed the best and worst of human nature. Some people said and did noble things during the campaign. Many sacrificed personally, of their time and money and energy, for causes or candidates they believed in deeply. Others spoke and acted shamefully. Power is such a corrupting force, and always has been since mankind first disobeyed God and chose to go our own way. Some of our contemporaries have sinned terribly. They have lied; they have covered up truth; they have slandered and made false accusations against others; they have “spun” or covered up the truth until it was unrecognizable; they have cheated and broken laws—all to try to manipulate an election or to gain or hold onto power. In some cases they were successful, and in some cases they failed. Those who acted falsely or corruptly face the judgments of their own consciences, and of history.

3. This is not the final chapter. Whether you are celebrating or mourning the election results, the fact is that our elected leaders have a lot of difficult challenges ahead. Should we congratulate or feel sorry for the winners? It will be no Sunday stroll to lead a superpower through a dangerous world with an internally divided electorate, a struggling economy, a murderous enemy in radical Islam and a massive debt load. Good luck, Mr. President, and men and women of Congress, and may God be with you! But it’s helpful to remember that all situations on earth

are temporary. Last summer I read a biography of Harry Truman. The issues he dealt with after World War II was concluded seemed like giant ones for the nation at that time: coal miners striking, Communist moles discovered in our State Department, the Berlin airlift, the rebuilding of war-torn Europe and Japan, the Smoot-Hawley tariff. All of them are irrelevant today, six decades later—and all of them have been replaced by new problems, new enemies, new scandals and new political battles. The “hot button” issues of today will be superseded in the next year or the next generation.

That doesn’t mean we don’t care, and it doesn’t mean that we can afford to be complacent. It does mean that we benefit from taking a long-range perspective. There will be another presidential election in four years. Our nation and world will change in some unpredictable ways between now and then. The landscape of politics is constantly shifting and rolling, like the deck of a cruise ship sailing through a tropical storm.

We cannot see very far beyond our limited horizon. But whatever our Lord makes it clear we are to do, we will seek to do it faithfully and well. Those who have served in the military in times of conflict have discovered for themselves what all the great military theorists and strategists through the ages have noticed. It’s often called “The Fog of War”. It means that everyone, from the front line soldiers to the generals at headquarters, has a limited view of the entire battle. The HQ staff members, as they receive reports from the various units and theaters of action, are not always able to see everything with complete accuracy. But those on the front lines are even more limited: all they can see is what is immediately in front of them. That is why, when we are front line troops, our task is to be faithful, to carry out our orders, and to fight hard to the best of our abilities, in the battle immediately before us -- leaving the grand strategies and maneuvers to others.

I chose the title of this message, “Semper Fidelis,” not just as a tribute to the Marines who are among us (though you are worthy of our deepest honor and gratitude, along with all who have served in our country’s uniforms). The Latin words “semper fidelis” mean “always faithful.” They should be the motto not only of the Marine Corps, but of everyone. Whatever God calls us and equips us to do, may we be found ever faithful to Him.



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Ask Dr. Joe

I am 65 years old. Should I receive the shingles vaccine?

SHINGLES IS CAUSED by the varicella zoster virus which is the same virus that causes chickenpox in childhood. After recovering from chickenpox, the virus stays dormant (inactive). For unclear reasons, the virus can reactivate years later causing shingles. Almost 1/3 of people in the United States will develop shingles during their lifetime, with an estimated 1 million new cases reported each year. Almost half of all cases occur in adults 60 and older.

Shingles usually starts as a painful rash on one side of the body or face. The rash is characterized by blisters in a single stripe around one side of the body or, less frequently, one side of the face. It is not uncommon to experience pain, itching or tingling 1-5 days before the rash appears. Once the blisters appear, they typically will scab over in 7-10 days and clear within 2-4 weeks. A person is contagious during the blister phase.

The most common complication is postherpetic neuralgia. This is pain that persists after the rash clears. This may last months or occasionally years. The pain can be severe and disabling.

The shingles vaccine is approved for adults over the age of 50 by the FDA, but currently the CDC recommends the vaccine for adults 60 or older. This is a one-time vaccine. Even in adults who previously have had shingles, the vaccine is advised since occasionally shingles may occur more than once. The vaccine reduces the risk of shingles by 51% and postherpetic neuralgia by 67%. The vaccine is most effective in adults 60-69 but provides protection for older age groups as well.

Since some individuals should not receive the shingles vaccine, it is important that you discuss with your physician. Examples include patients with weakened immune systems (HIV, cancer treatment such as radiation or chemotherapy, treatment with drugs that affect immune systems such as steroids), women who are pregnant. Also a person who has ever had a life-threatening reaction to gelatin or the antibiotic neomycin or any other component of the shingles vaccine should not receive the vaccine.

Side effects are generally minor and include redness, pain, itching, swelling, hard lump or bruising at injection site.

Finally, the vaccine is not always covered by insurance and the cost often exceeds \$300. Anyone who has suffered from shingles or postherpetic neuralgia would say prevention is well worth the cost.

If you have a question for Dr. Joe, please email BayWatchNews@aol.com. (Identities will be kept confidential).

*Joseph A. Stafford, MD
Physicians Regional Medical Group
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Superior Interiors **GLAMOROUS "ON-TREND" BEDROOMS**

TO OPEN THE NEW SEASON, two bedroom makeovers are showcased that were ahead of the trends at the recent International Home Furnishings Market in High Point, NC. These rooms personify sophistication. While each of these bedrooms portrays a different aesthetic, both have current design directions in common: stately beds and headboards, impressive mirrors, elegant mirrored furniture, stunning sculptural lamps and shiny silver accents.



Modern Elegance

The client's goal was to convert a small bland bedroom into a glamorous haven for guests and for one in particular, her daughter, who would be coming home on college breaks.

It took a little cajoling but the client agreed to painting the bed wall a rich, caviar black ... daring, but definitely on-trend. The dark hue adds contrast and drama to the space, and serves as a backdrop for the unique silver art pieces hung on the wall behind the bed. The outdated wood headboard was replaced with an upholstered leather style, which is not only au courant, but provides a comfortable cushion for reading or watching television in bed. A black pillow with a red motif adds just the right accent of pattern and color to the luxurious silky platinum bedding. Mirrored finishes and a pair of unique silver lamps bounce light around the room.

Another decorator touch is the large floor mirror leaned against one wall. It is not only a beautiful, space-enhancing accessory but a thoughtful, useful addition. The other appreciated item for over-night visitors is a place for setting luggage. Here, the decorator's choice for this purpose is a tufted leather bench, a handsome upgrade over the standard folding rack. All the practical considerations for this guest room were satisfied in a most fashionable way.

Platinum Retreat

Another client wanted to update her guest room and also happened to mention that it would be her retreat/escape for when her husband was watching basketball in their bedroom. She was first presented with what she had described, but was also offered an alternate design vision. The client fell in love with the latter.

The decorator started with a textured platinum paper, which supplied interest and volume to the lackluster walls. She then specified a unique Hollywood glam cornice to go over the platinum gray silk window treatments. The custom-designed tall headboard in green faux silk, framed in striking black with Swarovski crystal button tufting, is reminiscent of what one would find in a luxe hotel room. The couture bedding has a double layer of cream fabric with a mesh skirt.



The room's sophisticated feminine ambience continues with an ornate round mirror, antique mirrored chest and a variety of chrome/crystal/milk glass lamps and accessories. A glamorous chair repeats the green jewel button tufting of the headboard.

These guest rooms might be small in scale, but they are grand in fashionable design and details. Sometimes it's more fun to decorate outside of the comfort zone in a guest room that isn't used everyday.

By Judy Underwood, Allied ASID

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Food and Wine Pairing

By Lana Novak, Certified Sommelier, Estancia
Recipe by Claire Levesque, Anchorage

Mustard Rubbed Rack of Lamb

MIX THE FOLLOWING INGREDIENTS TOGETHER:

- 7 ½ tbs. whole grain mustard
- 5 tbs. horseradish
- 4 tsps. salt
- 2 tsps. coarsely ground black pepper
- 8 cloves of garlic, minced
- 2 tbs. minced fresh thyme
- 2 tbs. Evoo

1. Four frenched Australian racks of lamb. There should be only a thin layer of fat over the meaty side of lamb racks. Trim off any excess fat with sharp knife.
2. Mix above ingredients together and make a paste. Dry racks with paper towel, then smear the mixture on the meaty side.
3. Let stand at room temperature for half an hour.
4. Preheat oven to 425.
5. In shallow roasting pan, set racks meaty side up. Roast for 20 minutes (internal temp. 130 to 140 for medium rare).
6. Remove from oven and loosely tent the racks with foil for 5 minutes. Cut between the bones. Service size is 3-4 ribs per person.

Serves 10. If you have many big eaters, you would need an additional rack.

Note: I cut between the bones before I add the rub. It makes it easier to cut into the appropriate serving once cooked. Be sure to serve with mint jelly and ENJOY!

I would serve the rack of lamb with:

Salad: Sliced orange and tomato salad with a balsamic reduction and sprinkled with feta cheese

Potato: Sliced Yukon Gold potatoes with goat cheese. (Actually low fat)

Vegetable: Asparagus with Raspberry Vinaigrette (served cold)

Dessert: Poached sliced pears on Fillo nest with raspberry coulis.



I CAN'T THINK OF A

better way to reconnect with friends than by sharing a beautiful fall dish like the mustard rubbed rack of lamb recipe submitted by Claire who wanted to know the wines to pair with this meal.

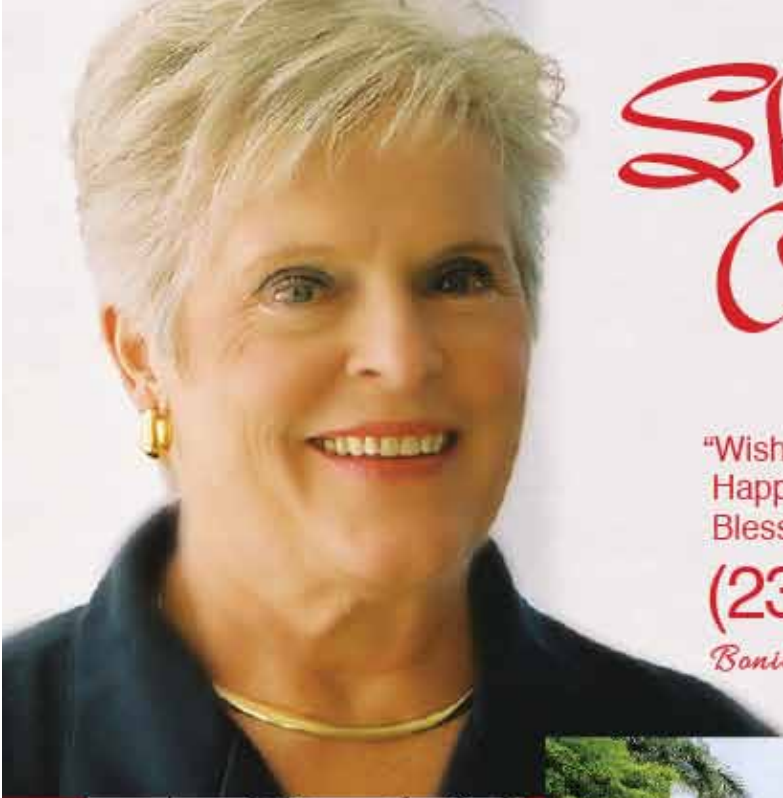
This easy and delicious recipe is a great suggestion for a holiday meal. Claire even has a neat trick for easy chop cutting. The strong flavors of the lamb and the seasonings call for a big, bold, young wine like a California Cabernet Sauvignon or a Meritage, especially because Claire recommends cooking the lamb medium rare. Rare meat softens tannins. (Those who like their meat

well done should go with an older softer wine.) I saw a '07 Kunde Cabernet Sauvignon for \$19.99 and a Rombauer Napa Cab for \$32.00 at Trader Joe's. They are known for incredible prices on moderate and low priced wines but TJ's also had one of my favorite wines; the Stag's Leap Artemis 2008 Cabernet Sauvignon from a historic and hallowed Napa winery for \$52.00. Named after the goddess of hunting, this wine is a deep garnet color and has velvety tannins. The '08 is the highest rated of the recent vintages.

To go with Claire's orange and tomato salad, I found a \$14.99 Rodney Strong Sauvignon Blanc, and a '11 Ferrari Carano Fume Blanc (which is Sauvignon Blanc), also an Italian white the Mezzacarana Pinot Grigio for only \$8.99. Because the orange and tomato both have a fair amount of acid, save the tannic reds for the main. Pairing salad with wine is always difficult (remember dressings tend to murder wines), so go easy on the dressing!

Grab any of Trader Joe's German Rieslings to show off the beautiful pear dessert and you have a feast to celebrate the return of friends -- both old and new! Thank you Claire, for sharing.

If you have a wine pairing question or a favorite recipe you would like to share and submit for pairing, please email it to BayWatchNews@aol.com.



Sharon Grabau

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Fishing the Dark Side

By John Stauffer, Bayview

THERE ARE FEW SPORTS that offer the variety of enjoyment found in fishing. There is the frantic dash of a snook as it looks for the nearest piling or mangrove to break off your line. There is the rush of a gator trout through the grass flats as it strips off yards at a time. Or there is the dig, dig, dig of a large red as it tries to find a hole.

For the offshore fisherman, the physical challenges increase a bit. You have to be able to turn a big grouper's head up or he'll retreat to his limestone fortress and say, "Goodbye." Sails are spectacular fish that produce a fight appropriate for their weight. Marlin, tuna and sharks, depending on their size, are capable of producing lengthy battles, often resulting in a proportional sense of satisfaction for the fisherman.

But here is something you should never do. Never call charter Captain Mike Malay and tell him you are desperate to catch a tarpon. Never tell him you want a really, really big tarpon. Never tell him that you want a fish that will take longer to land than any other tarpon he's ever caught on any of his charters.

If you do, you will go to the dark side of fishing. It will start out nicely enough, with plenty of thread herrings caught under Big Carlos Bridge. Then a quick run off to Knapp's Point and by 9 a.m., your thread herrings are back in the water wearing hooks.

As we drifted, Dave Gallagher was fishing from the bow and I from the stern. We both had #20 Ahab spinning reels loaded with 180 yds of 30 lb test mono, 80 lb Yozuri fluorocarbon leader, a 7/0 J hook, and stout Loomis rods.

Dave got the first hit and dutifully set the ultra-sharp/strong Owner hook several times and the fight was on. I saw the fish when it hit Dave's bait and it seemed really large. "Boy, that looks like a good one!" I shouted. The tarpon's initial run went east when it almost collided with a westbound fish and they both jumped. But after that, Dave's fish went to the bottom and stayed there, steadily towing the tackle, three fishermen and a four-ton custom 26-footer with tower. As Dave's line capacity would get low, Capt. Mike would bump the 250 hp Yamaha into gear and follow the fish while Dave retrieved his line. But every time the boat drew near, the Typhoon Class tarpon would rise to the surface, gulp some oxygen and energized—rip off more line as it dove and tried to stay ahead of the boat. After a valiant hour-and-a-half struggle, Dave asked me to take over so he could drink some water.



John at noon



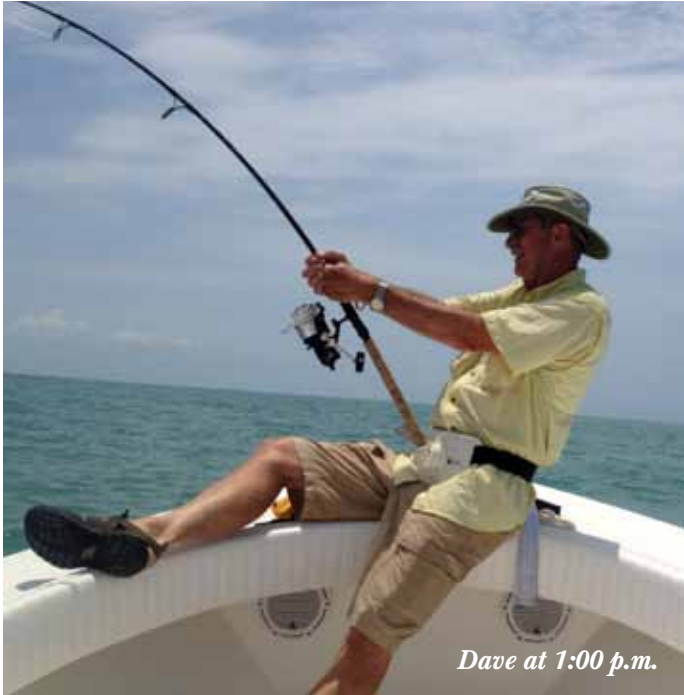
Dave at 9:00 a.m.

Well, you're always glad to take the rod after someone else has tired out a good fish. So we went through the awkward bit of "You-hold-the-rod-while-I-put-the-fighting-belt-on-you." But when I took the rod, this fish didn't feel all that tired. So I thought I'll just pull him left when he turns right, and then pull against him the other way, and we'll be done with him and look for another fish. So I did use this "tarpon whipping" technique over and over and over. Eventually, the massive tarpon came closer to the boat where Captain Mike stood ready to grab the leader and hold it for a photo. Looking directly down, I saw the haywire twist knot appear and below it, the dark hulking shadow of the tarpon. Mike grabbed the knot, but this tarpon did not roll over and smile. Instead, it took off at flank speed in the general direction of



Brownsville, TX. Mike deftly dropped the leader to avoid being pulled overboard or losing a digit. So I then said to Dave, “Your turn again.”

And so it went, as if we had entered some kind of Fisherman’s Purgatory where you fish forever with the quarry always remaining just out of reach.



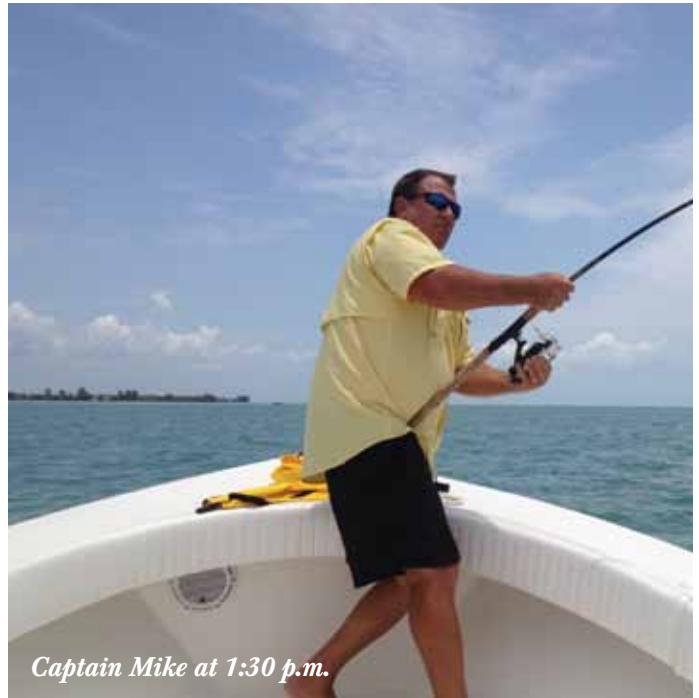
Dave at 1:00 p.m.

My best guess is that Dave and I switched turns five times, each time dancing on a rolling deck while the rod changed hands first and the belt then properly fitted. It did occur to me that if we ever repeated what we were doing at the Promenade, there might be serious social consequences.

By now, the coolness of morning had well passed, as did the noon hour. The temperature was now 88 degrees, and, as I stood my turn in full sun with my legs braced against the bow, I began to wonder if golf was really such a silly sport. I mean everything is green, and you get to drink as much and as often as you like, and everyone dresses so neatly...a kind of “heaven.” And then later I remember thinking if Capt. Mike says, “You got him whipped now!” one more time, I would make it look like an accident...perhaps one morning while he was throwing his cast net ...yes, I was definitely into the Dark Side.

After four and a half hours, it was clear who was winning and who was not. So, as I was no longer able to move my right arm, I said to Captain Mike, “Your turn!” The seasoned veteran of hundreds of tarpon trips took the rod and surprisingly declared, “This fish doesn’t feel all that tired.” Dave and I looked at each other and nodded as I whispered, “Welcome to the Dark Side.” Now Captain Mike is a tough guy who knows all the tricks. He tried “tarpon whipping” with the same frustrating result. “I have never felt a fish this strong,” he said. Dave and I nodded again. Then Captain Mike began to increase the line drag with the friction of his hand (palming), working the fish closer and closer to the boat, only to have it tear off more line again.

After four hours and fifty minutes, and just following Captain Mike’s exclamation of “My arms are pumped!” the great fish rushed



Captain Mike at 1:30 p.m.

toward the boat and took one more jump. It was a short leap this time, with his broad head and large unblinking eye just missing the bow. Then, after the explosion of water subsided, the giant Miocene-Age fish freely swam west again, unfettered by the likes of humankind.



The hook was carefully examined by all and was still sharp and unbent. Capt. Mike’s conclusion was that after almost five hours, the hook had worn through whatever part of the tarpon’s lip was holding it. Mike estimates the tarpon’s weight at 175-200 lbs. And yes, Mike has never had a tarpon on longer than 3:45 and so a new record was set. But—even with fishing—be very careful what you wish for.

P.S. The morning after, my right arm was 1½” shorter than my left; Dave was walking with assistance, and Capt. Mike was off tarpon hunting, again flirting with the Dark Side.

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'Tis the Season: End-of-Year Planning At the Edge of the Fiscal Cliff

THE HOLIDAYS ARE RIGHT around the corner, followed closely by the close of 2012, a tumultuous political season and the end of a four-year term that has left many wondering what the next four years have in store. While the political uncertainty of who will fill the seats of our government is over, the looming confusion persists over whether we will, indeed, barrel over the fiscal cliff.

Though many of us are familiar with the phrase “fiscal cliff,” some are still looking for clarity on exactly what is at stake.

Income Tax

If the 2003 tax cuts are allowed to expire, the income tax rates will increase across the board:

Income Range – Single/Married	2012 Rate
\$0 to \$8950/ \$0 to \$17,900	10%
\$8,950 to \$36,250/ \$17,900 to \$72,500	15%
\$36,250 to \$87,850/ \$72,500 to \$146,400	25%
\$87,850 to \$183,250/ \$146,400 to \$223,050	28%
\$183,250 to \$398,350/ \$223,050 to \$398,350	33%
\$398,350 and up	35%

Income Range – Single/Married	2013 Rate – Tax Cuts Expire
\$0 to \$36,250/ \$0 to \$60,550	15%
\$36,250 to \$87,850/ \$60,550 to \$146,400	28%
\$87,850 to \$183,250/ \$146,400 to \$223,050	31%
\$183,250 to \$398,350/ \$223,050 to \$398,350	36%
\$398,350 and up	39.60%

As you may note from the charts above, there is a greater disparity between single filers and married filers – prompting a resurrection of the phrase “marriage penalty.”

Itemized expenses claimed on Schedule A of your income tax return will now be limited by 3% of the excess of your adjusted gross income over a threshold amount.

Qualified dividends will no longer receive special treatment – this means that they will be taxed at your ordinary income tax rate.

The current long-term capital gains rate will increase from 15% to 20%.

In addition to these scheduled changes, investors will face another tax – the 3.8% Medicare surtax. This tax applies to the lesser of the taxpayer’s annual net investment income or the excess of the taxpayer’s modified adjusted gross income over \$200,000 for an individual (\$250,000 for a married couple).

These tax increases also bear a significant impact on trusts – the 3.8% surtax applies to the lesser of the undistributed net investment income or the excess of the adjusted gross income over the dollar amount of the highest tax bracket (about \$12,000).

Estate and Gift Tax

The current exemption level for transfers either during life or at death is \$5.12 million, and the current rate is 35%. In 2013, the exemption is scheduled to drop to \$1 million, and the rate is scheduled to increase to 55%. This \$1 million threshold includes a personal residence, taxable and retirement accounts.

What can be done?

Evaluate Your Investments

Savvy investors can gather their team of professionals for a discussion of the best approaches in this turbulent time. Speak with your tax professional and investment advisor about investments that would reduce investment income going forward – this includes oil and gas interests, tax exempt bonds and even rental real estate with depreciation-countering investment income. Maximizing contributions to tax deferred vehicles like IRA accounts can also mitigate taxable income.

The timing of taking gains is also an important topic to cover. Taking gains now can save you 8.3% if the scheduled tax cuts expire. For those without carry forward losses, this may be a golden opportunity to reduce the overall tax burden on your investments. But what about those taxpayers with carry forward losses?

Given the fact that capital gains rates are scheduled to increase, remember that carry forward losses may be more valuable when used to offset gains that would be taxed at a higher rate. In other words, if you have carry forward losses and don’t have many gains that you’d like to take at the end of the year, there is no reason to use up your losses in 2012.

Holiday Gifting

Right now, there is a concrete \$5.12 million exemption that can be used to make lifetime gifts over to children or grandchildren. Each individual may also gift up to \$13,000 using the annual gift tax exclusion amount. Taking the opportunity to make gifts now can work to your advantage two-fold:

continued on page 56



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Patent Wars *continued from page 35*

As special master, I spent nearly 200 trial days and many months of on-again-off-again time monitoring and guiding trial preparation. On December 13, 1996, I handed down my decision . . . 134-pages of findings of fact and conclusions of law, awarding Haworth \$211,499,731 for infringement of two Haworth patents. On December 23, Judge Enslin endorsed my decision. Steelcase wired payment to Haworth a few days later. It was at the time the second largest patent award in U.S. history. Only the award for Polaroid, Inc. against Eastman Kodak Co. in 1991 (\$873,158,921) was larger. (That award accompanied Kodak pulling out of the instant photography business.)

Thus ended an 11-year saga . . . 1985 to 1996. The case received unprecedented press coverage, especially noting the use of a non-traditional consensual procedure for resolving such a large dispute. Interveners (competitors) sought unsuccessfully to enter the case before and during trial, trying to find out what was going on. After my decision, other Haworth competitors swiftly followed Steelcase in settlement . . . eight in all. Herman Miller, another industry giant, settled for about \$75 million.

Between 1978 and 1994 (when the Haworth patents expired), Steelcase had sold 7 million infringing units in its overall office furniture sales of \$101 billion. Haworth furniture sales over the same time had risen from \$31 million annually to \$1 billion annually. Richard Haworth, son of Haworth's founder, was CEO and inventor of the patents in dispute. He reported that the award money was spent to make Haworth Inc. debt-free and to invest in new plants and equipment.

Over the years following Haworth v. Steelcase, business /legal writers and journalists summed it up. First, it illustrated the new world of patent law . . . patents were valuable property and their enforcement, while never easy, was turning out to be worth the effort. And second, using alternatives to full-fledged court litigation was an attractive way to resolve some disputes.

The years since have validated both observations.

As for Apple and Samsung, the beat goes on. It seems doubtful they will resort to a similar alternative method to resolve their differences. The stakes are very high, particularly Apple's apparent goal to put Samsung out of the smartphone business. That seems unlikely.

More likely is that after litigating for a few years, the parties will run out of steam and reach an accommodation. Based on product popularity, there seems to be room for both of them.

Time will tell.



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The Seasoned Traveler

THIS IS HUGE!

We are all familiar with the Kia commercial on our local stations saying “This is HUGE!” Well, they have no idea how big HUGE can be! I was recently on the Royal Caribbean ship “Allure of the Seas” which holds 6,296 passengers. Now, that is HUGE!

Like most people, I was really taking this cruise with mixed feelings. I like the intimacy of the small ships. How can they manage to get 6300 people on and off this ship in a timely fashion in each port? How can they possibly feed this many people a great meal? How would the entertainment work since no venue can hold this many passengers? It is AMAZING!

When we drove to Ft. Lauderdale and saw the ship in the distance, it looked like a HUGE building. It’s almost amazing it can float. Check-in was a breeze with over 20 different agents working and we didn’t have to wait more than 2-3 minutes (although we were not given a map which other people had in their hands). We were escorted onto the ship then went on our own to our balcony stateroom on deck 10 which overlooked “Central Park.” (There are definite advantages to the different staterooms and you MUST consult your travel agent to know which is best for your situation.)



On board there are so many options! Many of the dining and entertainment options must be reserved in advance. We were able to reserve all of the shows we wanted to see. There are headliner entertainment shows, ice shows, musicals (we saw “Chicago” which was excellent) and water shows. The lounges are all HUGE and accommodate enough so that everyone can see the shows during the different times the shows are offered throughout the cruise. If you don’t reserve in advance, there is a standby line where every one of the 60 people waiting to see “Chicago” on our night were accommodated.

continued on page 58

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Fiscal Views *continued from page 51*

1. You can pass more wealth on to future generations this year than is expected next year; and
2. You can freeze the value of the gifts now, allowing future growth to take place outside of your estate.

By making gifts now, you have the opportunity to select assets that you think will increase in value over time, and have the value of your gift reflect the current value of the asset. For example, if you gift a home worth \$500,000 in 2012, you must report a gift valued at \$500,000 in the year of the gift. If you kept that property in your estate for another 20 years, assuming a growth rate of 4%, the value in your estate would be \$1,095,561. Gifting in 2012 would allow you to shift over \$500,000 in growth out of your estate!

The Perfect Fit

Planning ideas in light of the fiscal cliff are plentiful. However, the most important consideration is your comfort level with the plan. Speak with your team of tax and investment professionals to create a plan that carries out your wishes and leaves you with enough assets and income within your control to live comfortably and peacefully.

By Emily Boothroyd Financial Planning Specialist for Westport Resources (www.westportresources.com), an independent investment and financial planning firm headquartered in Westport, CT. The firm also has an office in Naples, FL: Westport Resources, 9130 Galleria Court, Suite 303, Naples, FL 34109; 239-249-8811 or 800-935-0222.

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Golf Lesson **THE SET-UP**



Brian Glasco

LET'S FACE IT ... before you can focus on any aspect of the action of the swing itself, you need to be set up to the ball correctly.

I am sure most golfers at one time or another have been told to play the ball off of the left heel (for a right-handed golfer) when hitting a driver. But, what they are not told is where to position the upper body. The key to being a consistent driver of the ball is to be aware of

where the upper body swing center is in relation to the ball, not where the ball is relative to the feet.

The key body part to focus on in the address position for a driver is the sternum. The sternum should be positioned 6-8" behind the ball at address. This enables the following actions prevalent in all good golf swings.

BACKSWING

- Swing the club shaft, shoulders and left arm on a lower swing plane which should be true for longer-shafted clubs
- Turn the left shoulder over the right knee to create width, extension and torque
- Shallow out the overall swing angle to create more of a sweeping action

DOWNSWING

- Unwind powerfully into the ball from an inside to square, then back to the inside motion
- Retain wrist cock (Lag) to create desired "late release"
- Create more extension through impact
- Allow right side to move forward toward the target instead of tilting downward and hanging back

These are just a few of the results that can be obtained by controlling and/or being aware of where the upper body swing center is at address. It may be difficult at first if you are a player that tends to address the ball off of your left heel with your upper body too far forward. The main reason is that your eyes will not be accustomed to looking at the ball from this angle. But, take it slowly. You can't expect to change your set-up drastically overnight. If you change your position for the better by 1-2 inches, it may feel like 1-2 feet! But, trust it and don't let the illusion fool you. It will look as though your arms, hands and club shaft are pushed too far forward and ahead of the ball. They are not!

All elite players and ball strikers are in this position (6-8" behind). They have just become very accustomed to looking at the ball from this viewpoint. I believe you can too and it will help you build better habits and tendencies in your golf swing that will lead to better overall control over the flight of your golf ball.

(Editors Note: This is the first in a five part series presented by Bonita Bay Club golf professionals - Brian Glasco, Hugh Vaughn, Rick Nylad, Jeff Heilman and E.J. McDonnell.)

Brian Glasco
PGA Director of Instruction
Bonita Bay Club

Please go to www.BayWatchNews.com for a video lesson by Brian. Video is sponsored by Carol Wood and Claire McMahon Team - Bonita Bay Residents - John R. Wood, Realtors 822-3709 or 405-2794.



City Views *continued from page 16*

doubt, Bonita Bay has one of the highest voter turnouts in the state. In the end, we re-elected our President, US Senator, Sheriff and County Commissioner in District 5. We elected a new Congressman, State Representative and County Commissioners in District 3 and District 5.

Election after election, Florida continues to be a targeted "swing state" in national elections, where candidates spend millions upon millions in advertising, and for various reasons election after election, we continue to have problems with our voting equipment and getting our ballots counted and reported. Despite our high turnout numbers, our numbers would be even stronger with properly operating equipment at our polling stations so that everyone could vote in an expedient manner and not be discouraged because of long lines and wait times. I guarantee we have not heard the last on this issue.

Wishing you and your family a warm and wonderful holiday season.

Please contact me anytime at 239-949-6262 or peter.simmons@cityofbonitasprings.org.

I look forward to hearing your thoughts and ideas.

Sudoku Puzzle

Edited by Will Shortz

Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9 inclusively.

		8		2				
	9		4					7
3		5	7					4
		7			9			2
			3	4				5
1								
					6	5	2	9
		2			7	6	1	

Answers can be found at www.BayWatchNews.com.
Click on "Puzzles."

JUMBLE THAT SCRAMBLED WORD GAME

by David L. Hoyt and Jeff Knurek

Unscramble these six Jumbles, one letter to each square, to form six ordinary words.

GOMSYG
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Answers can be found at www.BayWatchNews.com.
Click on "Puzzles."

Cutest Dog in Bonita Bay



The cutest dog for December is Ikey who happily lives with Connie Lee, Bayview. Ikey wins a \$50 gift certificate from Happy Tails Pet Salon conveniently located at 26251 S. Tamiami Trail (directly across from Bonita Bay), 239-948-7300. If you would like to nominate your dog as "Cutest Dog in Bonita Bay," please submit a photo to BayWatchNews@aol.com by December 14 to be published in the January issue of *Bay Watch News*.



Seasoned Traveler *continued from page 54*

In ports, 6,000 people get off and on in less than 20 minutes and you don't feel cramped or rushed. There are three gangways and even the small port of Labadee, Haiti had no problem with passengers getting off and on. Not everyone wants to get off at the same time which helps!

There are so many things to do I can't even begin to describe them all, but I'll list just a few. Try the flow-rider surfing experience, rock-climbing wall, zip lining, ice skating, casino, several pools, special adults-only sanctuary, spa and fitness center, Broadway-style theater, mini-golf course, outdoor poolside movies, cinema center and special facilities for all ages including teen areas, children's H2O zone and water park, even a Royal babies and tot nursery.

With so many options, this is a great multi-generational family experience. It is HUGE and you must consult your agent to get the most out of your vacation by planning in advance and not being bogged down by choices onboard. This makes a wonderful holiday gift for any family!

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Trade Condo #1105 in Esperia (MLS# 212011429), list price \$738,900; we would like to downsize and are looking for a condo (1st floor or higher floor if elevator operated) in Bonita Bay in the range of \$250,000 - \$350,000. Please contact the owner, Baerbel Gurland, hb.gurland@gmail.com.

Adjustable height dress form or mannequin that's very inexpensive. Call Carolyn 239-949-0949.

Furniture for Sale

Patio Set with 76" glass oval table and 6 chairs, 2 of which are swivel rockers. Chairs come with full cushions. Neutral tan color in excellent condition. \$450. 239-221-8799.

Lexington Henry Link Wicker Dresser Set (4 pcs) \$275, excellent condition, white china dresser lamp \$75, Honfleur Harbor framed print \$85, Large Watts Original Painting (Caribbean scene) \$195, Baccarat Nancy (cut) crystal, wine and sorbets \$15 & up. Please call Jan at 992-8125.

Delta Babies Love Crib Like new; white; easy take down & put up. \$100. Rubbermaid Step 2 toy box w/assorted toys. Childrens' life vests. 239-495-1961.

Cars/Motorcycle for Sale

2001 Camry XLE, V6 Sedan Leather, sunroof, 6 CD changer, good condition. All the extras. Mileage 152,000. \$4,300 FIRM. Call 414-303-6516.

Mercedes 300 SL 1986, 63,000 miles, white with black soft top and white hard top. Original Owner. \$15,000. Call Joanne 508-274-9733.

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2002 Lexus 430 SC Hard and soft top convertible. 40,000 miles, excellent condition, new tires, cowhide brown interior, black exterior all accessories in car. Updated GPS. Call 239-313-8728.

2002 Nissan Altima 2.5SL Burgundy/Tan Leather/BOSE/SnRF/55,000 miles/garaged in BB/new tires+battery+brakes+gorgeous cond/CarFax perfect/\$8,500 FIRM. 651-484-4388.

Miscellaneous

American Cut Glass crafted by American glass makers in the 50-year period between 1876 and WWI. They would make marvelous gifts for a special birthday, anniversary or wedding. If you would like to purchase a piece of American Brilliant Cut Glass, please contact Mary Welch at (239) 495-1888 for an appointment.

Lenox Oxford Bone China 12 seven-piece place settings, pattern White Echo with Platinum Band (\$600), 7 matching serving pieces (\$150), Lenox Crystal - 12 three-piece sets (Wine, Champagne/Desert, & Water Goblet - \$200), and 12 five-piece "White Orchid" Community fine silverware set, plus 7 extra pieces (\$350). Approx. retail = \$3,370, Asking price = \$1,300.

Miami Sun 3 Wheel Bicycle NEW \$400 or best offer. 239-495-2982.

SubZero 132-bottle "built-in" Wine Storage Unit Model 427. Use existing front trim or apply your own. Basic unit approx dimensions are 80"H 27"W 24D. If new \$5000+, but you can get it for \$1,250. 630-789-1284

Wallace Aegean Weave Gold accent Table Setting for twelve (97 Pieces), some in original packing. Exquisite for every day dining & entertaining. Wallace sterling silver brings elegance to any table setting. Asking price \$6,000 (current new price is \$12,000). John Klocko 239-992-9757.

Essex Classic Grand EGP-161 Piano with QRS Petine CD with Speaker purchased at Steinway Piano Gallery in Naples, mint condition. Please call for more information 239-495-2982.

Duvet and Shams NEW 100% pure silk luxurious for queen-sized bed (two) sets. One is a soft gold color with bamboo pattern, the other is a Wedgewood blue with flowers. These can be altered for king-sized beds. They were purchased in China and are of the highest quality. Cell (608) 769-1976.

China Set by Rosenthal 8-pc Aida pattern with several unusual extra serving pieces \$575; Adjustable bed rail \$15, Approx 5'x7' gold with red rug \$25; Approx 8'x8' geometric print rug in aqua, blues, etc. \$35; lovely framed ballerina picture \$15. 239-949-0949.

Bed Rail folds flat \$15; yellow ground & red design carpet 5'x7' \$30; Egyptian geometric design carpet in shades of turq & blue, 8'x8' \$60. Lovely handmade Renaissance gown, ladies size 6-8 \$150. 239-949-0949.

Houses for Sale

Pelican Landing 3 br., 2.5 baths. 3699sq. ft. A/C, 1/2 acre - faces lake, sunken great room, formal dr, floor to ceiling bow window, custom spa style master bath with dual walk through showers and panoramic views. \$1,145,000. Call Jay Snyderman at 239-947-9947 for details.

Condos for Sale

Oakwood Townhome Beautifully decorated, blond laminate.1st flr - 3BR/2½ Ba. 2 story - LR. 2 car att gar, screened and open lanais overlooking lake. \$239,000. 651-484-4388 or 651-216-7772.

Sandpiper 3 bed. 2 bath condo for sale. This second-floor unit faces west overlooking a large lake. It has a new heating/air conditioner, new water heater, and new carpeting throughout in 2008. It has been freshly painted and has a new roof. This condo will be maintenance and worry free for years to come. The unit is located in the Sandpiper community where the heated pool and tennis courts are just steps from your door. The unit comes furnished with Thomasville furniture and can be purchased turn key for just \$265,000. 239-948-1135.

Condos for Rent

Lakeside 3BR, 2BA, 2Car Gar. Ground floor close to pool. Private, quiet end unit. New paint throughout. Nicely furnished and fully equipped. Call or email for flier with details. No pets, BADGERS welcome. Monthly rates vary from \$2,500-\$4,000. Available year round. Magnanenzi@aol.com, or Jim at 312-518-8811.

Harbor Landing 3 BR/2 BA coach-home available immediately for annual rental. Open, spacious floor plan. Water view. Close to pool. \$1,800 per month. CALL: 239-293-3274 for tour of home.

Vistas 7th floor fabulous Estero Bay views; 3BR 3 Ba, large wrap-around screened lanai; 2 parking spaces indoor garage; designer decorated. Also taking reservations for next fall and winter. Contact: 312-375-6059

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Crossword Puzzle

Edited by Will Shortz

Future World – An eclectic set of puns on names from tomorrowland. *By Maura Jacobson*

ACROSS

- 1 Garden pavilion
- 7 Explosion
- 12 Forge
- 18 Not ethically concerned
- 19 Way to go
- 20 Adjutant
- 21 President of the future?
- 23 Apportions out
- 24 Short-story writer Harte
- 25 Phiz
- 26 Ditties
- 28 Ballpoint, e.g.
- 29 Neckline type
- 32 Elvis's record label
- 33 Gallivant
- 36 Broadway song of the future?
- 42 ___ king
- 43 Political influence
- 44 Wine region of California
- 45 Whodunit award
- 47 Title role in a hit 1922 play
- 48 Old Roman household gods
- 51 Big ___ Conference
- 52 English novel of the future?
- 56 Paper quantity
- 58 Milk source
- 59 Some chest beaters
- 60 Sound from Simba
- 61 ___ Paulo, Brazil
- 64 Did a glissade
- 65 Parking monitors of the future?
- 69 "Be off!"
- 72 Chewy candy
- 74 The Coyote State: Abbr.
- 75 Snafu
- 77 Opposite of "writes in"
- 79 Certain sorority woman
- 80 Dick's running mate, twice
- 81 Traditional sitcom of the future?
- 85 Morning hour
- 86 The Matterhorn, e.g.
- 87 Foxy
- 88 "___ Miz"
- 89 Related on the mother's side
- 91 Berne's river
- 92 Piled up birthdays
- 96 Part of a foot
- 99 Oscar-winning actor/director of the future?
- 104 Dracula and others
- 105 Nonsensical
- 106 Nobel-winning nun
- 107 Wrinkle
- 108 Lauder of cosmetics
- 109 Like the Dodge Charger and Porsche Boxster

DOWN

- 1 Attire
- 2 Love, to Ovid
- 3 Postal division
- 4 The "E" in Q.E.D.
- 5 Parisian cotillion
- 6 "Grumpy" ones in a 1993 film
- 7 Boast
- 8 Myrna of the movies
- 9 Leo/Virgo mo.
- 10 Alphabet trio that's also a name
- 11 Camp sight
- 12 Luck
- 13 Paper signed before filming
- 14 Right-angle extensions
- 15 G.I. mail depot
- 16 Hanoi holiday
- 17 Places for gurneys, for short
- 22 Peewees
- 27 Ceramic piece
- 28 Peach discard
- 29 Caracas's land: Abbr.
- 30 ___-Car (rental company)
- 31 Violinist Mischa
- 33 Lady ___
- 34 "Poor, pitiful me!"
- 35 Pub missile
- 36 Dieter's possession
- 37 Macaroni shape
- 38 Cacophony
- 39 "Beauty and the Beast," e.g.
- 40 Pueblo Indians
- 41 Cereal bit
- 46 Blue Stater, for short
- 49 Slangy suffix with sock
- 50 Scorch the surface of
- 53 Comic-strip prince, for short
- 54 Homer's "Iliad," for one
- 55 The scarlet letter
- 57 Escort's offering
- 60 Sublease
- 61 Secondary option for a D.J.
- 62 "___ which will live in infamy": F.D.R.
- 63 Werner or Schindler
- 64 Trifle
- 65 "Brood" animals
- 66 Cybercorrespondence
- 67 Irritable

- 68 Arthur of Wimbledon fame
- 69 Clobbered, old-style
- 70 Scouting outing
- 71 Yoked pair
- 73 Gun
- 76 Sun orbiters
- 78 Sun-related
- 79 Third word of "America"
- 82 Go by
- 83 Suitable
- 84 Flat hats
- 89 Europe's most active volcano
- 90 One of a noted quintet
- 91 To ___ (exactly)
- 92 Jackson Five hairdo
- 93 Suffix with theater or opera
- 94 Once, formerly
- 95 W.W. II attack time
- 96 Former RR watchdog
- 97 Neither's partner
- 98 Take to court
- 100 Carry-___ (small luggage)
- 101 Diamond club
- 102 Afternoon hour
- 103 Money to put in an acct.

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30 MINUTES / 126 WORDS

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